

XI. SCHEDULED RATING CREDITS/DEBITS

The following credits/debits may be applied at the discretion of MAIC in accordance with the following procedures:

- A.** A Scheduled Rating Debit (up to a maximum of 100%) or Credit (up to a maximum of 50%) may be applied according to the following schedule:

| | <u>Range</u> | | |
|--|---------------|----|--------------|
| | <u>Credit</u> | | <u>Debit</u> |
| Loss Experience | 50% | to | 100% |
| Specialty balance | 8% | to | 8% |
| Employees-selection, training, supervision, experience | 5% | to | 5% |
| Risk Management Program | 15% | to | 15% |
| Unusual Risk Characteristics | 15% | to | 15% |

- B.** The combination of scheduled rating and the Loss-Free Discount in Section X above may not exceed a 69.5% credit.

XII. RISK MANAGEMENT EDUCATIONAL DISCOUNT PROGRAM

Physicians have the opportunity to qualify for a renewal discount by participating in **MAIC**-approved risk management programs. Discounts earned are applicable only to the renewal term immediately following the **Policy Period** in which they are earned and do not apply to any future renewal periods. A **Physician** can earn a maximum discount of 7% from the following two (2) risk management components:

- A.** On-line risk management courses offered by **MAIC**:

1. A 1% discount will be earned for the successful completion of each on-line course for a maximum discount of 4% per **Policy Period**.
2. Successful completion will be determined by a passing grade in the on-line exam associated with each course taken.

- B.** Participation in a **MAIC**-approved risk management or **Physician** office meeting or education or in-service program as may be made available at **MAIC's** discretion. The maximum discount that can be earned from this component of the plan is 3% and is based on a 1% discount for every two (2) hours of participation in an approved meeting or program.

Discounts will be awarded only after attendance evidenced by a **MAIC**-awarded certificate of completion. No fractional percentages will be awarded and numbers will be rounded down; e.g. 3.5 hours of participation equals a 1% discount.

superseded
5-1-08

RECEIVED

AUG 28 2006

IDFPR (MPC)
DIVISION OF INSURANCE
SPRINGFIELD

Medical Alliance Insurance Company

August 22, 2006

MAIC

Ms. Gayle Neuman
Illinois Division of Insurance
Property and Liability Evaluation Section
320 West Washington St.
Springfield, IL 62767-0001

DIVISION OF INSURANCE
STATE OF ILLINOIS/IDFPR
FILED

SEP 01 2006

SPRINGFIELD, ILLINOIS

Re: Medical Malpractice Rate and Rule Filing PPL-06-02
Medical Alliance Insurance Company
FEIN: 32-0097644
NAIC #: 11861

Dear Ms. Neuman,

Enclosed please find a rate and rule revision submitted on behalf of Medical Alliance Insurance Company. This filing includes two (2) copies of each of the following:

- Filing letter
- RF-3 Summary Sheet
- Certification by company officer
- Filing Memorandum with itemized changes to the rule manual
- Actuarial Memorandum with information regarding the rate revision
- Statement of Actuarial Opinion
- Claims-Made Manual of Rules and Rates

This rate and rule revision supersedes our manual currently on file with the Division and will be applicable to all new and renewal policies effective on or after September 1, 2006.

6.0%

1151 East Warrenville Road
P.O. Box 3015
Naperville, Illinois 60566
630.505.7777

August 22, 2006
Page 2

Thank you for your assistance on our behalf. Please return a stamped copy of these filing materials for our files. A self-addressed stamped envelope is enclosed for your convenience. If you should have any questions or concerns, please contact me directly.

Sincerely,

Carolyn M. Shanahan

Carolyn M. Shanahan

Paralegal

630/276-5659

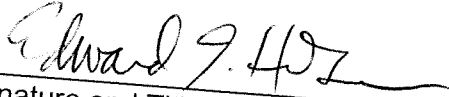
CShanahan@ihastaff.org

Enclosures

C: Ed Holzhauer
Jody Wittenberg

CERTIFICATION

I, Edward J. Holzhauer, a duly authorized officer of Medical Alliance Insurance Company, am authorized to certify on behalf of the Company making this filing, after due inquiry of a qualified actuary, that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience, and that I am knowledgeable of the laws, regulations and bulletins applicable to the policy rates that are the subject of this filing.



Signature and Title of Authorized Insurance Company Officer

10-19-2006
Date

Insurance Company FEIN: 32-0097644

Filing Number: PPL-06-02

Insurer's Address: 1151 East Warrenville Road, P.O. Box 3015

City: Naperville

State: IL

Zip Code: 60563

Contact Person and email: Carolyn M. Shanahan / CShanahan@ihastaff.org

Direct Telephone and Fax Number: 630/276-5659 / 630/276-5467

Medical Alliance Insurance Company



August 18, 2006

I, Edward J. Holzhauer, certify that the enclosed rates and rules are not inconsistent with the experience of Medical Alliance Insurance Company.

A handwritten signature in black ink, appearing to read "Edward J. Holzhauer", written over a horizontal line.

Edward J. Holzhauer
President

1151 East Warrenville Road
P.O. Box 3015
Naperville, Illinois 60566
630.276.5400

Section 754. EXHIBIT A Summary Sheet (Form RF-3)

FORM (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision
effective 09.01.2006

| (1) Coverage | (2) Annual Premium Volume (Illinois)* | (3) Percent Change (+ or -)** |
|--|---|-------------------------------------|
| 1. Automobile Liability Private Passenger Commercial | | |
| 2. Automobile Physical Damage Private Passenger Commercial | | |
| 3. Liability Other Than Auto | | |
| 4. Burglary and Theft | | |
| 5. Glass | | |
| 6. Fidelity | | |
| 7. Surety | | |
| 8. Boiler and Machinery | | |
| 9. Fire | | |
| 10. Extended Coverage | | |
| 11. Inland Marine | | |
| 12. Homeowners | | |
| 13. Commercial Multi-Peril | | |
| 14. Crop Hail | | |
| 15. Other <u>Medical Liability</u> | | |
| <u>Life of Insurance</u> | <u>15,922,325</u> | <u>-6.0%</u> |

Does filing only apply to certain territory (territories) or certain classes? If so, specify: See Actuarial Memorandum for information.Brief description of filing. (If filing follows rates of an advisory organization, specify organization): See Actuarial Memorandum for information.*Adjusted to reflect all prior rate changes.
**Change in Company's premium level which will result from application of new rates.Medical Alliance Insurance Company
Name of CompanyCarolyn M. Shanahan, Paralegal
Official--TitleDIVISION OF INSURANCE
STATE OF ILLINOIS/IDPPR
RECEIVED

AUG 28 2006

SPRINGFIELD, ILLINOIS

MEDICAL ALLIANCE INSURANCE COMPANY

FILING MEMORANDUM

PHYSICIANS PROFESSIONAL LIABILITY

EFFECTIVE SEPTEMBER 1, 2006

The Medical Alliance Insurance Company (MAIC) Claims-Made Manual of Rules and Rates is being revised effective September 1, 2006. The following summarizes the changes made, excluding those intended to correct formatting and typographical errors. The Section and Paragraph references are to the manual currently on file.

General Rules

- Section I, Paragraph C: deleted as it is repetitive of information in Paragraphs A and B.
- Section II, Paragraph A: the reference to continuation for successive calendar quarters has been deleted as MAIC issues policies for annual terms.
- Section II, Paragraph C: deleted for clarification.
- Section VI: The reference to limits other than \$1,000,000/\$3,000,000 has been deleted as MAIC does not offer other limits. Additionally, the option to provide an increased aggregate has been moved from Appendix IV to this section.
- Section VII, Paragraph C: amended to separate the quarterly installment option into a new Paragraph D to include the necessary provisions in accordance with Department Regulations.
- Section VII, Paragraph D.1.: deleted as that method of minimum premium calculation is not used.
- Section VII, Paragraph E: deleted as unnecessary.
- Section VII, Paragraph F: reworded for clarification.
- Section VII: the Full Time Equivalent (FTE) and Per Visit rating rule from Appendix IV was moved to this Section.
- Section VIII, Paragraph C: the requirement that cancellation by the insured entails a 3 month waiting period before reinstatement has been moved from Appendix I to this Section. Additionally, the Extended Reporting Period premium calculation was clarified. The methodology was not altered.
- Section VIII, Paragraph C.2.: deleted as the reporting endorsement premium must be paid all at once.
- Section IX: reworded for clarification and deletion of repetitive information.

- The rate pages have been moved to a new Appendix I, Section I for ease of use.
- The forms and endorsements page has been removed as unnecessary.

Appendix I

- Now identified as Appendix II.
- The maturity and tail factors, not previously numbered, have been identified as Sections I and II for ease of reference.
- Section I: renamed to Section III and amended to reflect the movement of DuPage, Winnebago, Champaign, Grundy and Sangamon counties into different territories and the resulting establishment of a new territory.
- Section II: renamed to Section IV. Paragraphs B, C and D: new procedures were added and procedures addressed in other specialties were deleted. Additionally, VBAC procedures have been moved from Paragraph B to Paragraphs C and D.
- Section III: renamed to Section V and the date reference in Paragraph C has been deleted.
- Section IV: renamed Section VI. Paragraph C: the section on average weekly patient volume has been deleted. Paragraph E: renamed to Section VII.
- Section V: renamed Section VIII. Paragraphs A and B: rewritten for clarification. Paragraph D: created with information that was previously repeated in both Paragraphs A and B.
- Section VI: renumbered Section IX. Paragraph A: reworded for clarity with no change to the intent or application of the rule.
- Section VII: renamed Section X.
- Section VIII: moved to Appendix I, Section III.
- Section IX: renumbered Section XII. The title of the discount program was changed to add "Educational" for clarification.
- The rates for Allied Health Care Professionals were deleted from the end of the Appendix, moved to the new Appendix I, Section II and renamed as Paramedical Employees to match with the policy form.

Appendix II

- Renamed as Appendix III. Paragraph C: reworded for clarity and to remove repetitive information. There is no change to the methodology.

Appendix III

- Deleted as unnecessary.

Appendix IV

- Deleted in its entirety and its contents were incorporated into either the General Rules or the new Appendix II with no change to intent with the exception of Section I, Paragraph D: revised with removal of Premises – Condition, Care as criteria and the credit/debit amount for Risk Management Program increased from 10% to 15%.

Appendix V

- Deleted in its entirety as unnecessary.

OCT 23 2006

IDFPR (MPC)
DIVISION OF INSURANCE
SPRINGFIELD

Medical Alliance Insurance Company



October 20, 2006

Ms. Gayle Neuman
Illinois Division of Insurance
Property and Liability Evaluation Section
320 West Washington St.
Springfield, IL 62767-0001

Re: Medical Malpractice Rate and Rule Filing PPL-06-02
Medical Alliance Insurance Company
FEIN: 32-0097644
NAIC #: 11861

Dear Ms. Neuman,

As referenced in our letter of October 13, enclosed please find a revised company officer certification.

Thank you for your assistance on our behalf. We trust this information is sufficient for your needs. If you should have any questions or concerns, please contact me directly.

Sincerely,

Carolyn M. Shanahan

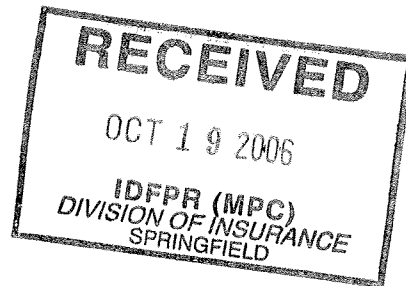
Carolyn M. Shanahan
Paralegal
630/276-5659
CShanahan@ihastaff.org

Enclosures

1151 East Warrenville Road
P.O. Box 3015
Naperville, Illinois 60566
630.276.5400

Medical Alliance Insurance Company

October 13, 2006



Ms. Gayle Neuman
Illinois Division of Insurance
Property and Liability Evaluation Section
320 West Washington St.
Springfield, IL 62767-0001

Re: Medical Malpractice Rate and Rule Filing PPL-06-02
Medical Alliance Insurance Company
FEIN: 32-0097644
NAIC #: 11861

Dear Ms. Neuman,

In response to your e-mail of October 3, enclosed please find materials and information responsive to your questions.

1. MAIC has internal policies in place for gathering and reporting statistics to the Department of Insurance as required. We do not report statistics to a statistical agency.
2. Enclosed is an amended RF-3 which reflects that this filing is for our physicians and surgeons claims-made coverage.
3. Revised certification will be forthcoming under separate cover.
4. Enclosed is General Rules Section VII, Paragraph D. of our 09/01/06 manual amended to provide for no interest or installment fees for the quarterly premium installment option.
5. Enclosed is General Rules Section VIII, Paragraph C.5.b. of our 09/01/06 manual revised to specify reapplication after a twelve (12) month period of time.
6. Enclosed is Appendix I, Section I (page 3) of our 09/01/06 manual to correct the page which inadvertently omitted Bureau County.

1151 East Warrenville Road
P.O. Box 3015
Naperville, Illinois 60566
630.276.5400

October 13, 2006
Page 2

7. Regarding the reference to "a" rating as contained in Appendix I, Section II, "a" rating is handled in our physicians and surgeon's coverage in accordance with Section VII, Paragraph B. The "a" rating is used for broad categories of positions within a risk and is necessary for that ancillary staffs which are individually reviewed for rating consideration.

Thank you for your assistance on our behalf. We trust this information is sufficient for your needs. If you should have any questions or concerns, please contact me directly.

Sincerely,



Carolyn M. Shanahan

Paralegal

630/276-5659

CShanahan@ihastaff.org

Enclosures

C: Ed Holzhauer
Jody Wittenberg

Neuman, Gayle

From: Neuman, Gayle
Sent: Tuesday, October 03, 2006 11:46 AM
To: 'Shanahan, Carolyn'
Cc: 'JWittenberg@ihastaff.org'
Subject: Physician/Surgeon - Rate/Rule Filing #PPL-06-02

Ms. Shanahan,

We are in receipt of the above referenced filing submitted by your letter dated August 22, 2006. The following additional information/documentation is required to review the filing:

1. Indicate if your company has a plan for the gathering of statistics or the reporting of statistics to statistical agencies? Is this procedure done in-house? If statistics are reported to an agency, what stat agency is being used?
2. The RF-3 Summary Sheet should indicate the filing applies to physician/surgeons for claims-made coverage. Please revise and resubmit such form.
3. 215 ILCS 5/155.18 states it shall be certified in this filing by an officer of the company and a qualified actuary that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience. Please revise and resubmit the certification form.
4. The quarterly installment option (Section VII. Paragraph D) shall be amended in this filing as it is in filing #PPL-06-01 pursuant to my 10/3/06 e-mail.
5. Section VIII, Paragraph C – 5 states a physician previously granted an Extended Reporting Period at no cost or reduced cost could be considered for reapplication within a reasonable period of time. We require this period of time to be more specifically defined.
6. On page 3 of Appendix 1, Bureau County is missing from the fifth column title.
7. On pages 15 and 16 of Appendix 1, please clarify the intent of the reference to "a".

We request receipt of your response by no later than October 13, 2006. Your cooperation is appreciated.

Gayle Neuman
Property & Casualty Compliance, Division of Insurance
Illinois Department of Financial & Professional Regulation
(217) 524-6497

10/3/2006

VII. RATES AND PREMIUM CALCULATION

A. RATES

Annual and Extended Reporting Endorsement premiums applicable to **Physicians** for each specialty, territory and maturity year appear on the rate pages contained in Appendix I, Section I.

Premiums and rate categories for **Paramedical Employees** (who may be added by endorsement as either additional **Named Insureds** or additional **Insureds** on the standard policy) appear on the rate pages contained in Appendix I, Section II.

B. (a) RATED RISKS

Every risk described in the rate pages contained in Appendix I, Section II for which the symbol (a) appears in lieu of a specific rating designation and any other risk, risk procedure or technique not otherwise identified or defined in the appendices forming a part of this manual, shall be submitted to **MAIC** for rating.

C. CALCULATION OF PREMIUM

Subject to Paragraph E. below, the premium shall be determined on the basis of the units of exposure existing at policy inception and shall be calculated in accordance with the applicable rates and rules contained or referenced in this manual. A premium involving \$.50 or more shall be rounded to the next higher whole dollar. Interim premium adjustments including endorsements shall be calculated pro rata.

D. QUARTERLY INSTALLMENT OPTION

The developed premium is billed on a quarterly basis; 34% prior to policy issuance and 22% prior to the start of each subsequent three (3) month period, and shall be rounded to the nearest whole dollar. Any additional premium resulting from changes to the policy shall be spread equally over the remaining installments, if any. If there are no remaining installments, additional premium resulting from changes to a policy may be billed immediately as a separate transaction.

E. MINIMUM PREMIUM RULE

Except as provided in Appendix II, Section VII, no Professional Liability Claims-Made Insurance Policy may be issued for less than a premium charge of \$400 per year.

F. MATURITY YEAR

Each **Named Insured** shall, each **Policy Period**, have a designated maturity year. The measurement of the maturity year begins on the **Named Insured's Retroactive Date** and advances each subsequent year thereafter until maturity is achieved for those policies that have been issued for six (6) months or more. In the event the policy has been issued for less than six (6) months, the maturity year does not advance. See Appendix II, Section I for maturity factors.

- b. one one-hundred twentieth (1/120) of the premium for each full month the retiring **Physician** has had consecutive coverage with **MAIC** for up to a total credit of 100%, regardless of the **Physician's** age at **Retirement**.
- 5. A **Physician** previously granted an Extended Reporting Period without cost, or at reduced cost because of **Retirement** may, in the future, be considered for insurance with **MAIC** under the following circumstances:
 - a. Completion of an application for insurance;
 - b. Reapplication within a reasonable period of time;
 - c. Has reported no **Claims** or **Suits** pursuant to the Extended Reporting Endorsement; and
 - d. Payment of the appropriate premium for the period the policy was either placed on suspended coverage or rated Part-Time, 20%, Retired, Not in Practice at the same, territory and maturity year in effect at the time of termination.
- 6. The premium calculated in Paragraphs 1 or 2 above is subject to proration depending upon the policy termination date and the **Named Insured's** maturity year.
 - a. Maturity Year One - The Extended Reporting Endorsement premium shall be computed on a pro rata basis for each day the policy has been in force and shall be rounded to the nearest whole dollar.
 - b. Maturity Year Two Through Maturity Year Six - The Extended Reporting Endorsement premium shall be the sum of:
 - (i). The pro rated difference between the Extended Reporting Endorsement premium at the end of the current **Policy Period** and the premium that would have been charged had the policy terminated at the end of the preceding **Policy Period**; and
 - (ii). The premium that would have been charged in the preceding **Policy Period** if the policy had terminated one (1) year earlier.
 - c. Maturity Year Seven - is not subject to proration.

IX. ADDITIONAL INTERESTS

The addition of coverages, persons or entities not provided for in the standard policy shall be submitted to **MAIC** for rating.

| | | Bureau | | | | | | |
|-------|--|--------------|--------|------------|--------|----------------|-----------------------|--------|
| | | Champaign, | | Coles, | | DeKalb, | | |
| | | Cook, | | DuPage, | | Effingham, | | |
| | | Madison, | | Kankakee, | | LaSalle, Ogle, | | |
| | | Saint Clair, | | McHenry, | | Randolph | | |
| | | Will | | Winnebago | | Macon | | |
| | | Jackson, | | Lake, | | Grundy, | | |
| | | Vermillion | | Vermillion | | Sangamon | | |
| CODE | SPECIALTIES | | | | | | Remainder of Illinois | |
| 80254 | Allergy/Immunology-NMRP | 7,618 | 6,936 | 6,595 | 5,913 | 5,572 | 4,890 | 4,208 |
| 80151 | Anesthesiology | 19,550 | 17,675 | 16,737 | 14,862 | 13,925 | 12,050 | 10,175 |
| 81076 | Bariatrics | 15,288 | 13,839 | 13,116 | 11,667 | 10,942 | 9,493 | 8,044 |
| 80141 | Cardiac Surgery | 62,163 | 56,026 | 52,958 | 46,823 | 43,755 | 37,638 | 31,482 |
| 82042 | Cardiac Surgery-MRP, NMajS | 22,107 | 19,976 | 18,910 | 16,779 | 15,715 | 13,584 | 11,453 |
| 80281 | Cardiovascular Disease MRP | 28,073 | 25,346 | 23,982 | 21,254 | 19,891 | 17,163 | 14,436 |
| 80255 | Cardiovascular Disease NMRP, NS | 16,141 | 14,607 | 13,868 | 12,305 | 11,538 | 10,004 | 8,470 |
| 82058 | Cardiovascular Disease SMRP | 22,107 | 19,976 | 18,910 | 16,779 | 15,715 | 13,584 | 11,453 |
| 85004 | Colon Surgery | 28,073 | 25,346 | 23,982 | 21,254 | 19,891 | 17,163 | 14,436 |
| 80256 | Dermatology SMRP | 10,175 | 9,237 | 8,769 | 7,832 | 7,362 | 6,424 | 5,487 |
| 80237 | Diabetes-NMRP | 15,288 | 13,839 | 13,116 | 11,667 | 10,942 | 9,493 | 8,044 |
| 80157 | Emergency Medicine-MajS | 31,482 | 28,414 | 26,880 | 23,811 | 22,277 | 19,209 | 16,141 |
| 80102 | Emergency Medicine-NMajS, prim | 28,073 | 25,346 | 23,982 | 21,254 | 19,891 | 17,163 | 14,436 |
| 80238 | Endocrinology-NMRP | 10,175 | 9,237 | 8,769 | 7,832 | 7,362 | 6,424 | 5,487 |
| 83009 | Family Practice LMajRP | 31,482 | 28,414 | 26,880 | 23,811 | 22,277 | 19,209 | 16,141 |
| 80273 | Family Practice MRP, NMajS | 23,811 | 21,425 | 20,359 | 18,057 | 16,908 | 14,607 | 12,305 |
| 80239 | Family Practice NMRP, NS | 15,288 | 13,839 | 13,116 | 11,667 | 10,942 | 9,493 | 8,044 |
| 80240 | Forensic Medicine-NMRP | 7,618 | 6,936 | 6,595 | 5,913 | 5,572 | 4,890 | 4,208 |
| 80241 | Gastroenterology MRP | 22,107 | 19,976 | 18,910 | 16,779 | 15,715 | 13,584 | 11,453 |
| 80275 | General Practice MRP, NMajS | 23,811 | 21,425 | 20,359 | 18,057 | 16,908 | 14,607 | 12,305 |
| 80117 | General Practice NMajS, prim | 31,482 | 28,414 | 26,880 | 23,811 | 22,277 | 19,209 | 16,141 |
| 80242 | General Practice NMRP, NS | 15,288 | 13,839 | 13,116 | 11,667 | 10,942 | 9,493 | 8,044 |
| 80143 | General Surgery | 46,823 | 42,221 | 39,920 | 35,317 | 33,016 | 28,414 | 23,811 |
| 82074 | General Surgery-MRP, NMajS | 22,107 | 19,976 | 18,910 | 16,779 | 15,715 | 13,584 | 11,453 |
| 80243 | Geriatrics | 10,175 | 9,237 | 8,769 | 7,832 | 7,362 | 6,424 | 5,487 |
| 86053 | Gynecological Surgery | 31,482 | 28,414 | 26,880 | 23,811 | 22,277 | 19,209 | 16,141 |
| 80277 | Gynecology/Obstetrics-MRP,NmajS | 28,073 | 25,346 | 23,982 | 21,254 | 19,891 | 17,163 | 14,436 |
| 81050 | Gynecology-NMRP, NS | 17,845 | 16,141 | 15,288 | 13,584 | 12,731 | 11,027 | 9,322 |
| 80169 | Hand Surgery | 31,482 | 28,414 | 26,880 | 23,811 | 22,277 | 19,209 | 16,141 |
| 82044 | Hand Surgery-MRP,NMajS | 22,107 | 19,976 | 18,910 | 16,779 | 15,715 | 13,584 | 11,453 |
| 80170 | Head/Neck Surgery | 31,482 | 28,414 | 26,880 | 23,811 | 22,277 | 19,209 | 16,141 |
| 80245 | Hematology | 15,288 | 13,839 | 13,116 | 11,667 | 10,942 | 9,493 | 8,044 |
| 80233 | Industrial Medicine | 15,288 | 13,839 | 13,116 | 11,667 | 10,942 | 9,493 | 8,044 |
| 80246 | Infectious Disease | 16,141 | 14,607 | 13,868 | 12,305 | 11,538 | 10,004 | 8,470 |
| 80284 | Internal Medicine MRP | 22,107 | 19,976 | 18,910 | 16,779 | 15,715 | 13,584 | 11,453 |
| 80257 | Internal Medicine NMRP | 17,845 | 16,141 | 15,288 | 13,584 | 12,731 | 11,027 | 9,322 |
| 83015 | Neonatology | 48,528 | 43,755 | 41,369 | 36,596 | 34,209 | 29,437 | 24,664 |
| 80287 | Nephrology-MRP | 19,550 | 17,675 | 16,737 | 14,862 | 13,925 | 12,050 | 10,175 |
| 80260 | Nephrology-NMRP | 16,141 | 14,607 | 13,868 | 12,305 | 11,538 | 10,004 | 8,470 |
| 80261 | Neurology-NMRP | 22,107 | 19,976 | 18,910 | 16,779 | 15,715 | 13,584 | 11,453 |
| 80152 | Neurosurgery | 108,187 | 97,448 | 92,079 | 81,340 | 75,970 | 65,231 | 54,492 |
| 82045 | Neurosurgery-MRP,NMajS | 25,516 | 23,044 | 21,808 | 19,336 | 18,129 | 15,629 | 13,158 |
| 81045 | Neurosurgery-NMRP,NMajS | 15,288 | 13,839 | 13,116 | 11,667 | 10,942 | 9,493 | 8,044 |
| 80262 | Nuclear Medicine-NMRP | 15,288 | 13,839 | 13,116 | 11,667 | 10,942 | 9,493 | 8,044 |
| 80153 | Obstetrical/Gynecological Surgery | 65,572 | 59,095 | 55,856 | 49,378 | 46,142 | 39,664 | 33,187 |
| 80079 | Occupational Medicine-NMRP | 7,618 | 6,936 | 6,595 | 5,913 | 5,572 | 4,890 | 4,208 |
| 80259 | Oncology | 15,288 | 13,839 | 13,116 | 11,667 | 10,942 | 9,493 | 8,044 |
| 80114 | Ophthalmic Surgery | 15,288 | 13,839 | 13,116 | 11,667 | 10,942 | 9,493 | 8,044 |
| 80263 | Ophthalmology-NS | 10,175 | 9,237 | 8,769 | 7,832 | 7,362 | 6,424 | 5,487 |
| 80154 | Orthopaedic Surgery w/ Spine | 70,686 | 63,697 | 60,203 | 53,214 | 49,719 | 42,732 | 35,744 |
| 86026 | Orthopaedic Surgery w/o Spine | 53,640 | 48,358 | 45,715 | 40,431 | 37,789 | 32,505 | 27,221 |
| 82025 | Orthopaedics-MRP, NMajS | 22,107 | 19,976 | 18,910 | 16,779 | 15,715 | 13,584 | 11,453 |
| 81057 | Orthopaedics-NMRP, NS | 15,288 | 13,839 | 13,116 | 11,667 | 10,942 | 9,493 | 8,044 |
| 86155 | Otorhinolaryngology Other Than Head/Neck | 48,528 | 43,755 | 41,369 | 36,596 | 34,209 | 29,437 | 24,664 |
| 80155 | Otorhinolaryngology; Head/Neck | 31,482 | 28,414 | 26,880 | 23,811 | 22,277 | 19,209 | 16,141 |
| 80159 | Otorhinolaryngology; No Elective Plastic | 28,073 | 25,346 | 23,982 | 21,254 | 19,891 | 17,163 | 14,436 |
| 80291 | Otorhinolaryngology-MRP,NMajS | 22,107 | 19,976 | 18,910 | 16,779 | 15,715 | 13,584 | 11,453 |

Neuman, Gayle

From: Neuman, Gayle
Sent: Tuesday, October 17, 2006 1:51 PM
To: 'Shanahan, Carolyn'
Subject: RE: PPL-06-02

Ms. Shanahan,

Yes, the certification form provided will satisfy our requirement for certification by the company officer, upon completion.

From: Shanahan, Carolyn [mailto:CShanahan@ihastaff.org]
Sent: Tuesday, October 17, 2006 1:30 PM
To: Neuman, Gayle
Subject: PPL-06-02

<<officer cert.doc>>

Ms. Neuman,

We had previously provided an officer certification and an actuarial certification with our initial submission on August 22. In your email of October 3, you requested our certification be revised and resubmitted.

We believe our actuarial certification as originally submitted is in accordance with the intent of the DOI requirement. As to the officer certification, we have attached a certification that, if acceptable, will be completed and provided. Please advise whether this certification is acceptable.

Thank you,

Carolyn M. Shanahan
Paralegal
630/276-5659

10/17/2006

Neuman, Gayle

From: Shanahan, Carolyn [CShanahan@ihastaff.org]
Sent: Tuesday, October 17, 2006 1:30 PM
To: Neuman, Gayle
Subject: PPL-06-02
Attachments: officer cert.doc

<<officer cert.doc>>

Ms. Neuman,

We had previously provided an officer certification and an actuarial certification with our initial submission on August 22. In your email of October 3, you requested our certification be revised and resubmitted.

We believe our actuarial certification as originally submitted is in accordance with the intent of the DOI requirement. As to the officer certification, we have attached a certification that, if acceptable, will be completed and provided. Please advise whether this certification is acceptable.

Thank you,

Carolyn M. Shanahan
Paralegal
630/276-5659

10/17/2006

CERTIFICATION

I, Edward J. Holzhauer, a duly authorized officer of Medical Alliance Insurance Company, am authorized to certify on behalf of the Company making this filing, after due inquiry of a qualified actuary, that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience, and that I am knowledgeable of the laws, regulations and bulletins applicable to the policy rates that are the subject of this filing.

Signature and Title of Authorized Insurance Company Officer

Date

Insurance Company FEIN: 32-0097644 Filing Number: PPL-06-02

Insurer's Address: 1151 East Warrenville Road, P.O. Box 3015

City: Naperville State: IL Zip Code: 60563

Contact Person and email: Carolyn M. Shanahan / CShanahan@ihastaff.org

Direct Telephone and Fax Number: 630/276-5659 / 630/276-5467

STATEMENT OF ACTUARIAL OPINION
MEDICAL ALLIANCE INSURANCE COMPANY
SEPTEMBER 1, 2006 ILLINOIS RATE FILING



I, Mark J. Cain, Consulting Actuary, am associated with the firm Illinois Risk Management Services. I am a member of the American Academy of Actuaries and meet its qualification standards and I am a Fellow of the Casualty Actuarial Society. I am an employee of the Illinois Hospital Association, the ultimate parent of Medical Alliance Insurance Company (Company). I have been asked by the Company's Board of Directors to render this opinion.

It is important to note that estimates of required rate levels cannot be known with certainty. While our estimates were prepared with appropriate actuarial methodologies and judgments, the true cost of future claims could vary significantly in either direction from our estimates.

The data underlying our analysis is critical to the assumptions used to derive our rate level estimates. We have assumed that all of the data underlying our analysis accurately reflects the experience of the Company.

In my opinion, the proposed rates and rating plans:

- A. Meet the requirements of the insurance laws of Illinois.
- B. Are computed in accordance with accepted actuarial standards and principles.

An actuarial memorandum and underlying actuarial work papers supporting the findings expressed in this Statement of Actuarial Opinion have been provided to the Company to be retained for a period of seven years in their administrative offices and are available for regulatory examination.

This statement of opinion is solely for the use of, and is only to be relied upon by, the Company and the Illinois Division of Insurance.

Mark J. Cain
IRMS Actuarial Services
330 South Executive Drive Suite 202
Brookfield, WI 53005
(262) 754-1600
July 31, 2006

1151 East Warrenville Road
P.O. Box 3015
Naperville, Illinois 60566
630.276.5400
www.ihatoday.org/public/prodserv/insur.htm

IRMS Actuarial Services
330 South Executive Drive, Suite 202
Brookfield, Wisconsin 53005
262.754.1600
Fax: 262.754.1601
An Affiliate Corporation of the Illinois Hospital Association

**MEDICAL ALLIANCE INSURANCE COMPANY
ACTUARIAL MEMORANDUM
PHYSICIANS PROFESSIONAL LIABILITY
EFFECTIVE SEPTEMBER 1, 2006**

INTRODUCTION

This document summarizes the actuarial assumptions, methodologies and conclusions used to derive the rate and rating plan changes filed by Medical Alliance Insurance Company (MAIC) for its physician professional liability business. The proposed rates were developed based on an analysis of historical premium and loss experience of MAIC, the historical premium and loss experience of two companies which preceded MAIC in writing a substantially similar book of business and the rates and rating plans filed by the Illinois State Medical Inter-Insurance Exchange (ISMIE) effective July 1, 2006.

SUMMARY

We have analyzed MAIC's rate level indications for policies issued on or after September 1, 2006 and concluded that the manual rates can be decreased by 7.1% for annually rated physicians. As the overall rate level for per visit rated business is not being changed, the impact of this filing is a reduction of 6.0%. It is proposed that this reduction be achieved by utilizing the rates filed by ISMIE with four exceptions:

1. MAIC rates for annually rated physicians will be 5.3% below those filed by ISMIE.
2. ISMIE has elected to move Jackson County from its second highest rated territory to its highest rated territory. A review of loss experience in Jackson County indicates that this move is not warranted for MAIC's

business. Therefore, Jackson County will remain in MAIC's second highest rated territory.

3. ISMIE has created a new territory for Peoria County, and given that territory a lower rate. Based on a review of loss data we do not believe the loss experience in Peoria County is markedly lower than surrounding counties. Therefore, Peoria County will remain in the "Rest of State" territory.
4. A portion of MAIC's book is rated on a per visit basis to which territorial relativities are not currently applied. MAIC will begin applying territorial relativities to its per visit business in a manner that is revenue neutral.

PROCEDURE

A rate indication is derived by comparing estimates of future losses and expenses to premiums based on the current rate levels. If this comparison indicates that the premiums will not be sufficient to cover projected losses and expenses, a rate increase is indicated. If premium is expected to exceed losses, expenses and profit objectives, a rate decrease is indicated. This report summarizes our analysis of each of the three components:

- Estimated loss and allocated loss adjustment expenses (D&CC);
- Estimated premiums at current rate levels; and
- Other rating components.

LOSSES AND D&CC

The objective of this portion of the analysis is to use historical experience to estimate expected losses for policies issued from September 1, 2006 through August 31, 2007. To do so we must first develop them to an ultimate basis. Secondly, we add a provision for inflation, recognizing that losses occurring in the past would cost more if they occurred in the future.

Development to Ultimate

This step is necessary to account for development on known claims and to add a provision for "pipeline" claims that may be reported after the evaluation date. As a technical note, the data relied on for this analysis was valued as of April 30, 2006 and consisted of only the annually rated physician business, a subset of the total book of business. MAIC provides coverage on a per physician (annually rated) basis or a per visit basis. The per visit basis is utilized by emergency department and urgent care physicians.

The following table summarizes the results of this analysis:

| Report Year | Reported Losses & D&CC | Selected Ultimate Losses and D&CC |
|--------------------|---|--|
| 1995 | 516,985 | 516,985 |
| 1996 | 266,403 | 266,403 |
| 1997 | 2,274,312 | 2,274,312 |
| 1998 | 1,728,728 | 1,640,059 |
| 1999 | 107,918 | 98,099 |
| 2000 | 314,727 | 285,987 |
| 2001 | 1,415,751 | 1,288,389 |
| 2002 | 3,030,758 | 2,851,547 |
| 2003 | 2,563,191 | 2,657,787 |
| 2004 | 1,901,419 | 3,506,782 |
| 2005 | 3,227,183 | 5,940,187 |

We utilized three methods, as shown on Exhibit I, to develop our estimates of the ultimate losses and D&CC: an incurred loss development method, a pure premium method and a frequency / severity method. The loss development factors were derived using historical triangles of all claims-made business sorted on a report year basis, with year end valuations. These factors were adjusted to be applicable to losses and D&CC valued as of April 30, 2006. The triangles and the resulting loss development factors are shown on Exhibit 2, Pages 1 and 2. Note that losses were capped at \$500,000 to lend stability to the analysis.

The pure premium method uses a set of base years, adjusted for inflation and changes in exposure, to estimate the ultimate losses and D&CC for the more recent years. This method is shown on Exhibit 2, Page 3.

The frequency / severity method consists of two steps. First we derive an estimate of the ultimate incurred claims (claims that close with indemnity). Second, we apply an average cost per claim. This method is shown on Exhibit 2, Pages 4 through 6.

Adjustment for Inflation

The next step is to adjust the ultimate losses and D&CC for inflation. For purposes of this analysis, we assume that loss severity will increase at 5% per year and loss frequency will increase at 2% per year, for an overall trend of 7.0% per year. The following table, extracted from Exhibit 3, shows the results:

| Report Year | Selected Ultimate Losses and D&CC | Trended Ultimate Losses and D&CC |
|--------------------|--|---|
| 1995 | 516,985 | 1,164,349 |
| 1996 | 266,403 | 560,661 |
| 1997 | 2,274,312 | 4,473,502 |
| 1998 | 1,640,059 | 3,015,042 |
| 1999 | 98,099 | 168,552 |
| 2000 | 285,987 | 459,169 |
| 2001 | 1,288,389 | 1,933,345 |
| 2002 | 2,851,547 | 3,999,257 |
| 2003 | 2,657,787 | 3,483,817 |
| 2004 | 3,506,782 | 4,295,362 |
| 2005 | 5,940,187 | 6,800,291 |

PREMIUM AT CURRENT RATE LEVELS

Like the loss and D&CC provision, we use historical premium with certain adjustments. First, we adjust historical premiums for any changes in the overall

average debits and credits by restating the premium at manual rate levels. Second, we adjust for changes in historical rate levels so that all of the historical premiums are stated at MAIC's current manual rate levels.

We now have premiums restated at current levels and losses and D&CC restated at the levels we expect for September 1, 2006 – August 31, 2007 policies. We compare the two to develop the expected loss and D&CC ratios without any rate changes. The results are as follows and as also shown on Exhibit 3:

| Calendar / Report Year | Premium at Current Rate Level | Trended Ultimate Losses and D&CC | Projected Period Loss and D&CC Ratio |
|-----------------------------------|--|---|---|
| 1995 | 803,781 | 1,164,349 | 144.9% |
| 1996 | 1,360,316 | 560,661 | 41.2% |
| 1997 | 2,556,496 | 4,473,502 | 175.0% |
| 1998 | 3,063,561 | 3,015,042 | 98.4% |
| 1999 | 3,512,814 | 168,552 | 4.8% |
| 2000 | 3,730,450 | 459,169 | 12.3% |
| 2001 | 3,727,674 | 1,933,345 | 51.9% |
| 2002 | 5,162,753 | 3,999,257 | 77.5% |
| 2003 | 6,108,286 | 3,483,817 | 57.0% |
| 2004 | 9,807,843 | 4,295,362 | 43.8% |
| 2005 | 9,913,649 | 6,800,291 | 68.6% |

From this data we have selected an expected loss and D&CC ratio of 59.1%.

OTHER RATING COMPONENTS

Losses and D&CC Discounted to Present Value

The purpose of this step is to recognize that the time from when the premium is collected to when the losses and D&CC are paid can take from several months to several years. In order to develop the discount factors, we project the payout of the losses and D&CC, and discount them back using the investment yield assumption adopted by MAIC management of 2.5%. This results in an offset for

investment income for losses and D&CC of 8.1% ($100\% - 91.9\% = 8.1\%$). The support for this calculation is shown on Exhibit 4

Premiums Discounted to Present Value

MAIC bills its premium on a quarterly basis, 34% due up front and 22% due each of the remaining three quarters. Again assuming an investment yield assumption of 2.5%, the offset for investment income for premium is 0.8% ($100\% - 99.2\% = 0.8\%$). The details are shown on Exhibit 5.

Provision for Death, Disability & Retirement

The MAIC policy offers a free extended reporting endorsement for qualified physicians who die, become disabled or retire while insured with MAIC. Based on industry data, we have included a provision of 4.0%, stated as a load to the losses & D&CC.

Provision for Expenses

MAIC contracts for the provision of all underwriting, risk management, claims, and marketing services. The costs of those contracts are reflected in the following expense provisions.

| | |
|--|--------|
| Commissions & Other Acquisition Costs | 3.00% |
| State Premium Tax | 0.50% |
| Underwriting, Claims & Risk Management | 13.00% |
| General Expenses | 3.50% |
| Total | 20.00% |

Provision for Profits & Contingencies

This provision is intended to generate profits for MAIC and to provide a cushion to protect the company should the losses and D&CC turn out to be higher than expected. It is important to note that the contingency provision does not provide an absolute protection against adverse claims experience. Instead it is intended to provide a reasonable margin given the risks inherent in providing professional liability coverage for physicians in Illinois. The profit and contingency provision of 5.0% was selected by management.

Adjustment for Average Debits and Credits

MAIC offers various debits and credits. Examples are credits or debits for favorable or unfavorable loss experience, credits for participation in risk management programs and discounts for newly practicing physicians. Management anticipates that the average debit/credit will be a credit of 13.3%.

OVERALL RATE INDICATION

The overall rate indication is derived by adding up all of the components described above. If the result is below 100%, a rate reduction is indicated. If the total exceeds 100%, a rate increase is needed. The following table, reproduced as Exhibit 6, shows the calculation.

| | |
|--|--------------|
| 1 Projected Loss & D&CC Ratio | 59.1% |
| 2 Offset for Investment Income - Losses | 0.919 |
| 3 Offset for Investment Income - Premium | 0.992 |
| 4 Discounted Loss & D&CC Ratio | 54.7% |
| 5 DD&R Load | 4.0% |
| 6 Expected Discounted Losses & LAE | 56.9% |
| 7 Expense Load | 20.0% |
| 8 Expected Discounted Combined Ratio | 76.9% |
| 9 Profit & Contingency Load | 5.0% |
| 10 Average Credit / (Debit) | 13.3% |
| 11 Total | 93.4% |
| 12 Rate Indication | -7.1% |

CONCLUSION

It is important to note that estimates of future rate level requirements cannot be known with certainty. While our estimates were prepared with appropriate actuarial methodologies and judgments, the true cost of future claims could vary significantly in either direction from our estimates. This uncertainty is compounded because MAIC has only been writing new business for less than three years; however, this uncertainty is mitigated by using data from two companies which wrote substantially the same business before MAIC. In addition, potential latent liabilities that may not have historically occurred, new legislation and precedent setting court cases can change the liabilities assumed.

The data underlying our analysis is critical to the assumptions used to derive our reserve estimates. We have assumed that all of the data underlying our analysis accurately reflects the experience of MAIC and similar companies.

LIMITED DISTRIBUTION

This report is intended for the appropriate regulatory authorities and Medical Alliance Insurance Company. Any further distribution without our prior consent is unauthorized. Further, any readers other than the intended parties may not rely on this report either in its entirety or any portion herein.

* * * * *

We appreciate this opportunity to be of service to Medical Alliance Insurance Company, and stand ready to answer any questions.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Mark J. Cain', is written over a horizontal line.

Mark J, Cain, FCAS, MAAA
Consulting Actuary

DEVELOPMENT OF LOSSES & D&CC TO ULTIMATE

| Report Year | Incurred Development Method | Pure Premium Method | Frequency / Severity Method | Selected Ultimate Losses & D&CC at 4/30/2006 |
|----------------|-----------------------------------|---------------------------|-----------------------------------|--|
| 1995 | 516,985 | | | 516,985 |
| 1996 | 266,403 | | | 266,403 |
| 1997 | 2,274,312 | | | 2,274,312 |
| 1998 | 1,640,059 | | | 1,640,059 |
| 1999 | 98,099 | | | 98,099 |
| 2000 | 285,987 | | | 285,987 |
| 2001 | 1,288,389 | | | 1,288,389 |
| 2002 | 2,851,547 | | | 2,851,547 |
| 2003 | 2,657,787 | | | 2,657,787 |
| 2004 | 2,185,890 | 5,137,269 | 3,197,185 | 3,506,782 |
| 2005 | 6,497,966 | 5,559,444 | 6,320,930 | 5,940,187 |

LOSS & D&CC DEVELOPMENT METHOD

| Report Year | Reported Losses & D&CC at 4/30/2006 | Month of Development | Loss Development Factor | Indicated Ultimate Losses & D&CC at 4/30/2006 |
|----------------|--|----------------------------|-------------------------------|---|
| 1995 | 516,985 | 136 | 1.000 | 516,985 |
| 1996 | 266,403 | 124 | 1.000 | 266,403 |
| 1997 | 2,274,312 | 112 | 1.000 | 2,274,312 |
| 1998 | 1,728,728 | 100 | 0.949 | 1,640,059 |
| 1999 | 107,918 | 88 | 0.909 | 98,099 |
| 2000 | 314,727 | 76 | 0.909 | 285,987 |
| 2001 | 1,415,751 | 64 | 0.910 | 1,288,389 |
| 2002 | 3,030,758 | 52 | 0.941 | 2,851,547 |
| 2003 | 2,563,191 | 40 | 1.037 | 2,657,787 |
| 2004 | 1,901,419 | 28 | 1.150 | 2,185,890 |
| 2005 | 3,227,183 | 16 | 2.014 | 6,497,966 |

LOSS DEVELOPMENT FACTORS

| Incurred Loss @500k & Incurred ALAE | | | | | | | | | | | | |
|-------------------------------------|-----------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------------|---------------------|--|
| Report Year | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 | 132 | |
| 1995 | 190,484 | 1,130,667 | 452,667 | 566,098 | 585,153 | 611,213 | 611,785 | 568,959 | 568,964 | 568,964 | 568,984 | |
| 1996 | 306,500 | 831,417 | 674,769 | 684,769 | 677,087 | 677,087 | 677,045 | 649,288 | 649,366 | 649,366 | | |
| 1997 | 460,000 | 1,256,636 | 1,970,898 | 1,934,453 | 2,328,453 | 2,386,840 | 2,392,834 | 2,337,566 | 2,063,891 | | | |
| 1998 | 746,500 | 1,406,741 | 1,753,033 | 1,951,564 | 1,951,564 | 1,829,127 | 1,829,682 | 1,829,682 | | | | |
| 1999 | 203,355 | 607,599 | 340,599 | 177,623 | 122,972 | 122,972 | 177,536 | | | | | |
| 2000 | 181,266 | 373,936 | 398,216 | 418,266 | 364,629 | 363,893 | | | | | | |
| 2001 | 338,662 | 574,650 | 787,265 | 1,179,648 | 1,245,559 | | | | | | | |
| 2002 | 894,579 | 2,275,598 | 3,022,169 | 3,667,927 | | | | | | | | |
| 2003 | 1,609,749 | 3,137,107 | 3,366,702 | | | | | | | | | |
| 2004 | 1,660,136 | 1,897,227 | | | | | | | | | | |
| 2005 | 2,973,540 | | | | | | | | | | | |
| | 12,024 | 24,036 | 36,048 | 48,06 | 60,072 | 72,084 | 84,096 | 96,108 | 108,12 | 120,132 | | |
| 1995 | 5,936 | 0,400 | 1,251 | 1,034 | 1,045 | 1,001 | 0,930 | 1,000 | 1,000 | 1,000 | | |
| 1996 | 2,713 | 0,812 | 1,015 | 0,969 | 1,000 | 1,000 | 0,959 | 1,000 | 1,000 | | | |
| 1997 | 2,732 | 1,568 | 0,982 | 1,204 | 1,025 | 1,003 | 0,977 | 0,883 | | | | |
| 1998 | 1,883 | 1,247 | 1,113 | 1,000 | 0,937 | 1,000 | 1,000 | | | | | |
| 1999 | 2,988 | 0,561 | 0,522 | 0,692 | 1,000 | 1,444 | | | | | | |
| 2000 | 2,063 | 1,065 | 1,050 | 0,872 | 1,053 | | | | | | | |
| 2001 | 1,697 | 1,370 | 1,498 | 1,056 | | | | | | | | |
| 2002 | 2,544 | 1,328 | 1,214 | | | | | | | | | |
| 2003 | 1,949 | 1,073 | | | | | | | | | | |
| 2004 | 1,143 | | | | | | | | | | | |
| Average | 2,565 | 1,047 | 1,081 | 0,978 | 1,010 | 1,090 | 0,966 | 0,961 | 1,000 | 1,000 | | |
| Col Sum | 2,047 | 1,101 | 1,126 | 1,053 | 0,997 | 1,011 | 0,977 | 0,923 | 1,000 | 1,000 | | |
| Select | 2,047 | 1,101 | 1,126 | 1,053 | 0,997 | 1,011 | 0,977 | 0,923 | 1,000 | 1,000 TAIL | | |
| Cum | 2,427 | 1,186 | 1,077 | 0,957 | 0,909 | 0,912 | 0,902 | 0,923 | 1,000 | 1,000 | 1,000 | |
| Interpolated Cum LDF | | 16 to Ult 2,014 | 28 to Ult 1,150 | 40 to Ult 1,037 | 52 to Ult 0,941 | 64 to Ult 0,910 | 76 to Ult 0,909 | 88 to Ult 0,909 | 100 to Ult 0,949 | 112 to Ult 1,000 | 124 to Ult 1,000 | |

PURE PREMIUM METHOD

| Report Year | Earned Mature FP NS, ROS Exposures | Indicated Ultimate Losses & D&CC at 4/30/2006 | Pure Premium | Pure Premium Trended to 2004 RY ¹ |
|----------------|---|---|-----------------|---|
| 1995 | 50 | 516,985 | 10,340 | 19,009 |
| 1996 | 85 | 266,403 | 3,134 | 5,385 |
| 1997 | 160 | 2,274,312 | 14,214 | 22,825 |
| 1998 | 192 | 1,640,059 | 8,542 | 12,819 |
| 1999 | 220 | 98,099 | 446 | 625 |
| 2000 | 234 | 285,987 | 1,222 | 1,602 |
| 2001 | 234 | 1,288,389 | 5,506 | 6,745 |
| 2002 | 324 | 2,851,547 | 8,801 | 10,076 |
| 2003 | 383 | 2,657,787 | 6,939 | 7,425 |
| | | | | 9,613 Average |
| | | | | 8,353 Wtd Avg |
| | | | | 8,353 Select |
| 2004 | 615 | 5,137,269 | 8,353 | |
| 2005 | 622 | 5,559,444 | 8,938 | |

¹ Assumes 7% annual trend

FREQUENCY / SEVERITY METHOD
ESTIMATED ULTIMATE CLAIMS INCURRED

| Report Year | Reported Claims at 4/30/2006 | Month of Development | Claim Development Factor | Indicated Ultimate Reported Claims at 4/30/2006 |
|-------------|------------------------------|----------------------|--------------------------|---|
| 1995 | 5 | 136 | 1.000 | 5 |
| 1996 | 12 | 124 | 1.000 | 12 |
| 1997 | 16 | 112 | 1.000 | 16 |
| 1998 | 11 | 100 | 1.000 | 11 |
| 1999 | 13 | 88 | 1.000 | 13 |
| 2000 | 15 | 76 | 1.000 | 15 |
| 2001 | 16 | 64 | 1.000 | 16 |
| 2002 | 27 | 52 | 1.000 | 27 |
| 2003 | 16 | 40 | 1.000 | 16 |
| 2004 | 37 | 28 | 1.000 | 37 |
| 2005 | 68 | 16 | 1.054 | 72 |

| Report Year | Incurred Claims at 4/30/2006 | Month of Development | Claim Development Factor | Indicated Ultimate Incurred Claims at 4/30/2006 |
|-------------|------------------------------|----------------------|--------------------------|---|
| 1995 | 4 | 136 | 1.000 | 4 |
| 1996 | 6 | 124 | 1.000 | 6 |
| 1997 | 10 | 112 | 1.000 | 10 |
| 1998 | 7 | 100 | 1.000 | 7 |
| 1999 | 6 | 88 | 0.917 | 6 |
| 2000 | 5 | 76 | 0.875 | 4 |
| 2001 | 9 | 64 | 0.833 | 8 |
| 2002 | 15 | 52 | 0.754 | 11 |
| 2003 | 13 | 40 | 0.658 | 9 |
| 2004 | 25 | 28 | 0.530 | 13 |
| 2005 | 58 | 16 | 0.335 | 19 |

FREQUENCY / SEVERITY METHOD
ESTIMATED ULTIMATE CLAIMS INCURRED

| Report Year | Indicated Ultimate Reported Claims at 4/30/2006 | Indicated Ultimate Incurred Claims at 4/30/2006 | Ratio |
|----------------|---|---|---------------|
| 1995 | 5 | 4 | 0.800 |
| 1996 | 12 | 6 | 0.500 |
| 1997 | 16 | 10 | 0.625 |
| 1998 | 11 | 7 | 0.636 |
| 1999 | 13 | 6 | 0.462 |
| 2000 | 15 | 4 | 0.267 |
| 2001 | 16 | 8 | 0.500 |
| 2002 | 27 | 11 | 0.407 |
| 2003 | 16 | 9 | 0.563 |
| | | | 0.529 Average |
| | | | 0.496 Wtd Avg |
| | | | 0.496 Select |
| 2004 | 37 | 18 | 0.496 |
| 2005 | 72 | 36 | 0.496 |

| Report Year | Incurred Development Method | Ratio to Reported Method | Selected Ultimate Incurred Claims at 4/30/2006 |
|----------------|-----------------------------------|--------------------------------|--|
| 1995 | 4 | | 4 |
| 1996 | 6 | | 6 |
| 1997 | 10 | | 10 |
| 1998 | 7 | | 7 |
| 1999 | 6 | | 6 |
| 2000 | 4 | | 4 |
| 2001 | 8 | | 8 |
| 2002 | 11 | | 11 |
| 2003 | 9 | | 9 |
| 2004 | 13 | 18 | 14 |
| 2005 | 19 | 36 | 27 |

Frequency / Severity Method

| Report Year | Selected Ultimate Incurred Claims at 4/30/2006 | Indicated Ultimate Losses & D&CC at 4/30/2006 | Average Ultimate | Average Ultimate Trended to 2004 RY ¹ |
|----------------|--|---|---------------------|---|
| 1995 | 4 | 516,985 | 129,246 | 200,503 |
| 1996 | 6 | 266,403 | 44,401 | 65,600 |
| 1997 | 10 | 2,274,312 | 227,431 | 320,019 |
| 1998 | 7 | 1,640,059 | 234,294 | 313,977 |
| 1999 | 6 | 98,099 | 16,350 | 20,867 |
| 2000 | 4 | 285,987 | 71,497 | 86,905 |
| 2001 | 8 | 1,288,389 | 161,049 | 186,434 |
| 2002 | 11 | 2,851,547 | 259,232 | 285,803 |
| 2003 | 9 | 2,657,787 | 295,310 | 310,075 |
| | | | | 198,909 Average |
| | | | | 222,960 Wtd Avg |
| | | | | 222,960 Select |
| 2004 | 14 | 3,197,185 | 222,960 | |
| 2005 | 27 | 6,320,930 | 234,109 | |

¹ Assumes 5% annual trend

EXHIBIT 3

ADJUSTMENT FOR INFLATION IN LOSS COSTS

| Report Year | Selected Ultimate Losses & D&CC at 4/30/2006 | Trend Factor ⁴ | Trended Ultimate Losses & D&CC | Projected Period Loss & D&CC Ratio |
|----------------|--|------------------------------|---|---|
| 1995 | 516,985 | 2.25 | 1,164,349 | 144.9% |
| 1996 | 266,403 | 2.10 | 560,661 | 41.2% |
| 1997 | 2,274,312 | 1.97 | 4,473,502 | 175.0% |
| 1998 | 1,640,059 | 1.84 | 3,015,042 | 98.4% |
| 1999 | 98,099 | 1.72 | 168,552 | 4.8% |
| 2000 | 285,987 | 1.61 | 459,169 | 12.3% |
| 2001 | 1,288,389 | 1.50 | 1,933,345 | 51.9% |
| 2002 | 2,851,547 | 1.40 | 3,999,257 | 77.5% |
| 2003 | 2,657,787 | 1.31 | 3,483,817 | 57.0% |
| 2004 | 3,506,782 | 1.22 | 4,295,362 | 43.8% |
| 2005 | 5,940,187 | 1.14 | 6,800,291 | 68.6% |
| | | | Select | 59.1% |

⁴ Effective date of 9/1/2006, bulk renew January 1, implies average report date of 7/1/2007, 7% annual trend

LOSS & D&CC DISCOUNT FACTOR

| Paid Loss @50k & Paid ALAE | | | | | | | | | | | | |
|----------------------------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---------|---------|--|
| Report Year | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 | 132 | |
| 1995 | 2,634 | 2,667 | 16,602 | 496,612 | 504,823 | 540,595 | 543,535 | 568,959 | 568,984 | 568,984 | 568,984 | |
| 1996 | 42,682 | 283,346 | 517,078 | 524,046 | 586,275 | 598,838 | 610,843 | 649,288 | 649,366 | 649,366 | 649,366 | |
| 1997 | 8,040 | 423,506 | 1,192,628 | 1,221,664 | 1,262,269 | 1,844,511 | 1,868,512 | 1,925,802 | 2,063,891 | | | |
| 1998 | 17,237 | 432,732 | 778,371 | 1,317,611 | 1,825,916 | 1,829,127 | 1,829,682 | 1,829,682 | | | | |
| 1999 | 6,974 | 19,574 | 33,522 | 67,862 | 122,972 | 122,972 | 177,536 | | | | | |
| 2000 | 6,798 | 29,198 | 60,603 | 89,549 | 364,629 | 383,893 | | | | | | |
| 2001 | 177,214 | 210,499 | 247,619 | 826,267 | 868,779 | | | | | | | |
| 2002 | 20,975 | 1,141,284 | 2,270,597 | 2,517,220 | | | | | | | | |
| 2003 | 176,952 | 974,926 | 1,694,256 | | | | | | | | | |
| 2004 | 148,388 | 325,468 | | | | | | | | | | |
| 2005 | 73,998 | | | | | | | | | | | |
| | 12,024 | 24,036 | 36,048 | 48,06 | 60,072 | 72,084 | 84,096 | 96,108 | 108,12 | 120,132 | | |
| 1995 | 1,013 | 6,225 | 29,913 | 1,017 | 1,071 | 1,005 | 1,047 | 1,000 | 1,000 | 1,000 | | |
| 1996 | 6,638 | 1,825 | 1,013 | 1,119 | 1,021 | 1,020 | 1,063 | 1,000 | 1,000 | | | |
| 1997 | 52,675 | 2,816 | 1,024 | 1,033 | 1,461 | 1,008 | 1,036 | 1,072 | | | | |
| 1998 | 25,105 | 1,799 | 1,693 | 1,366 | 1,002 | 1,000 | 1,000 | | | | | |
| 1999 | 2,807 | 1,713 | 2,024 | 1,812 | 1,000 | 1,444 | | | | | | |
| 2000 | 4,295 | 2,076 | 1,478 | 4,072 | 1,053 | | | | | | | |
| 2001 | 1,188 | 1,176 | 3,337 | 1,039 | | | | | | | | |
| 2002 | 54,413 | 1,990 | 1,109 | | | | | | | | | |
| 2003 | 5,510 | 1,738 | | | | | | | | | | |
| 2004 | 2,193 | | | | | | | | | | | |
| Average | 15,584 | 2,373 | 5,199 | 1,640 | 1,101 | 1,095 | 1,036 | 1,024 | 1,000 | 1,000 | | |
| Col Sum | 6,322 | 1,936 | 1,380 | 1,216 | 1,140 | 1,017 | 1,027 | 1,044 | 1,000 | 1,000 | | |
| Select | 6,322 | 1,936 | 1,380 | 1,216 | 1,140 | 1,017 | 1,027 | 1,044 | 1,000 | 1,000 | 1,000 | |
| Cum | 25,536 | 4,039 | 2,066 | 1,512 | 1,243 | 1,090 | 1,072 | 1,044 | 1,000 | 1,000 | 1,000 | |
| Print Pattern | 0.039 | 0.248 | 0.479 | 0.661 | 0.804 | 0.917 | 0.933 | 0.958 | 1,000 | 1,000 | 1,000 | |
| Incremental | 0.039 | 0.208 | 0.232 | 0.182 | 0.143 | 0.113 | 0.016 | 0.025 | 0.042 | 0.000 | 0.000 | |
| Discounted @2.5% | 0.5 | 1.5 | 2.5 | 3.5 | 4.5 | 5.5 | 6.5 | 7.5 | 8.5 | 9.5 | 10.5 | |
| | 0.039 | 0.201 | 0.218 | 0.167 | 0.128 | 0.098 | 0.013 | 0.021 | 0.034 | 0.000 | 0.000 | |
| Discont Factor | 0.919 | | | | | | | | | | | |

PREMIUM DISCOUNT FACTOR

| | | | | |
|---------------------|-------|-------|-------|-------|
| Date of Pmt in Days | 0 | 90 | 180 | 270 |
| Payment Percentage | 0.340 | 0.220 | 0.220 | 0.220 |
| Discounted | 0.340 | 0.219 | 0.217 | 0.216 |
| Discount Factor | 0.992 | | | |

OVERALL RATE INDICATION

| | |
|--|--------------|
| 1 Projected Loss & D&CC Ratio | 59.1% |
| 2 Offset for Investment Income - Losses | 0.919 |
| 3 Offset for Investment Income - Premium | 0.992 |
| 4 Discounted Loss & D&CC Ratio | 54.7% |
| 5 DD&R Load | 4.0% |
| 6 Expected Discounted Losses & LAE | 56.9% |
| 7 Expense Load | 20.0% |
| 8 Expected Discounted Combined Ratio | 76.9% |
| 9 Profit & Contingency Load | 5.0% |
| 10 Average Credit / (Debit) | 13.3% |
| 11 Total | 93.4% |
| 12 Rate Indication | -7.1% |

Notes:

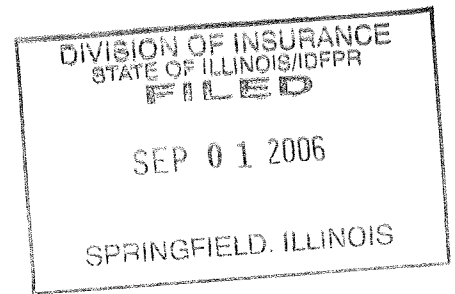
$$(4) = (1) \times (2) / (3)$$

$$(6) = (4) \times \{1 + (5)\}$$

$$(8) = (6) + (7)$$

$$(11) = (8) / \{1 - (9)\} / \{1 - (10)\}$$

$$(12) = 100\% - 1 / (11)$$



MEDICAL ALLIANCE INSURANCE COMPANY

MANUAL OF CLAIMS-MADE RULES AND RATES

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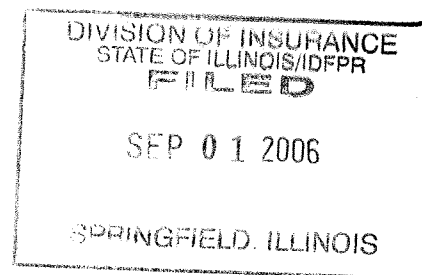
**MEDICAL ALLIANCE INSURANCE COMPANY
PHYSICIAN PROFESSIONAL LIABILITY
CLAIMS-MADE INSURANCE POLICY**

MANUAL OF RULES AND RATES

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MANUAL OF RULES AND RATES

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**MEDICAL ALLIANCE INSURANCE COMPANY
PHYSICIAN PROFESSIONAL LIABILITY
CLAIMS MADE INSURANCE MANUAL**

GENERAL RULES

I. GENERAL INSTRUCTIONS

This manual contains the rules and rates governing the underwriting of professional liability insurance for **Physicians, Medical Corporations** and **Paramedical Employees** written on a claims-made policy form.

Additional exposure risks for which coverage is provided on or after the effective date of this manual, either by endorsement of outstanding policies or by the issuance of separate policies, shall be written on the basis of the rates and rules in effect at the time the coverage is provided.

The following requirements shall be observed in the preparation of policies of insurance covered by this manual:

- A.** On policies issued to a **Physician**, the **Physician** shall be identified as the **Named Insured** on the Declarations Page by name, rating medical specialty and rating code number.
- B.** On policies issued to **Medical Corporations** whose qualification for said policy is established in Appendix III, the **Medical Corporation** shall be identified as the **Named Insured** on the Declarations Page by its legal name.
- C.** Additional **Insureds** and additional **Named Insureds** (who may be Doctors of Medicine, Doctors of Osteopathy, **Paramedical Employees** or **Medical Corporations**) shall be identified on attaching endorsements either by name (in the case of **Physicians** and a sole shareholder **Medical Corporation**) or by name or number (in the case of designated **Paramedical Employees**).
- D.** When applicable, policies shall be endorsed to acknowledge any reported exceptions to the representations and warranties stipulated on the Declarations Page.
- E.** Once a policy has been issued, any changes thereto shall be accomplished by means of endorsement(s).

II. POLICY PERIOD

- A.** Policies are written for the period of time specified on the Declarations Page upon payment of premium and expire upon cancellation, non-renewal or renewal.
- B.** Policies are generally written for a twelve (12) month period beginning on the policy effective date.

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- C. Any policy written for at least a twelve (12) month period may, upon the ~~Named Insured's~~ request and approval by **MAIC**, be extended up to a maximum of ninety (90) additional days. The aggregate limit of liability as described in Section VI. shall apply to the sum of the original **Policy Period** plus any extension.

III. SCOPE OF COVERAGE

For details of coverage and exclusions, refer to standard policy.

IV. PERSONS INSURED

For persons insured, refer to standard policy.

V. GENERAL DEFINITIONS

For general definitions, refer to standard policy.

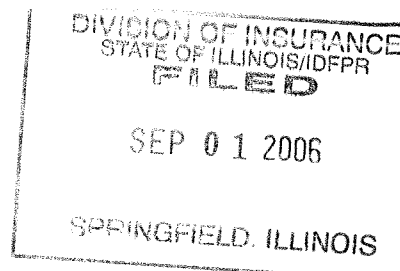
VI. LIMITS OF LIABILITY

Manual rates and minimum premiums are calculated to provide limits of \$1,000,000 "Each Person" and a **Policy Period** aggregate of \$3,000,000. Unless modified by endorsement, the inclusion of more than one **Insured** under a policy shall not operate to increase **MAIC's** limits of liability.

MAIC may, at its discretion, increase the policy aggregate. The "Each Person" limit may be obtained only in the amount of \$1,000,000 with a corresponding annual aggregate of \$3,000,000 applied to each **Named Insured**, or an aggregate limit may be shared by each **Named Insured** with the amount being determined by the number of exposures in the group as follows:

| Number of Exposures * | Policy Aggregate |
|-----------------------|------------------|
| 2 | 5M |
| 3 | 8M |
| 4 | 10M |
| 5 | 15M |
| 6 | 16M |
| 7 | 18M |
| 8 | 20M |
| 9 | 22M |
| 10 – 19 | 25M |
| 20 – 39 | 40M |
| 40 - 59 | 55M |
| 60 – 79 | 70M |
| 80 – 99 | 85M |

* For each additional 20 exposures, increase the aggregate by \$15M.



VII. RATES AND PREMIUM CALCULATION

A. RATES

Annual and Extended Reporting Endorsement premiums applicable to **Physicians** for each specialty, territory and maturity year appear on the rate pages contained in Appendix I, Section I.

Premiums and rate categories for **Paramedical Employees** (who may be added by endorsement as either additional **Named Insureds** or additional **Insureds** on the standard policy) appear on the rate pages contained in Appendix I, Section II.

B. (a) RATED RISKS

Every risk described in the rate pages contained in Appendix I, Section II for which the symbol (a) appears in lieu of a specific rating designation and any other risk, risk procedure or technique not otherwise identified or defined in the appendices forming a part of this manual, shall be submitted to **MAIC** for rating.

C. CALCULATION OF PREMIUM

Subject to Paragraph E. below, the premium shall be determined on the basis of the units of exposure existing at policy inception and shall be calculated in accordance with the applicable rates and rules contained or referenced in this manual. A premium involving \$.50 or more shall be rounded to the next higher whole dollar. Interim premium adjustments including endorsements shall be calculated pro rata.

D. QUARTERLY INSTALLMENT OPTION

The developed premium is billed on a quarterly basis; 34% prior to policy issuance and 22% prior to the start of each subsequent three (3) month period, and shall be rounded to the nearest whole dollar. There are no interest charges or installment fees assessed. Any additional premium resulting from changes to the policy shall be spread equally over the remaining installments, if any. If there are no remaining installments, additional premium resulting from changes to a policy may be billed immediately as a separate transaction.

E. MINIMUM PREMIUM RULE

Except as provided in Appendix II, Section VII, no Professional Liability Claims-Made Insurance Policy may be issued for less than a premium charge of \$400 per year.

F. MATURITY YEAR

Each **Named Insured** shall, each **Policy Period**, have a designated maturity year. The measurement of the maturity year begins on the **Named Insured's Retroactive Date** and advances each subsequent year thereafter until maturity is achieved for those policies that have been issued for six (6) months or more. In the event the policy has been issued for less than six (6) months, the maturity year does not advance. See Appendix II, Section I for maturity factors.

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G. FULL TIME EQUIVALENT (FTE) AND PER VISIT RATING

1. FTE/Per Visit rating is based on a certain identifiable pricing mechanism (i.e., "per-patient encounters", "per procedure", "total revenues" or "total hours") in which to assess a premium charge to a **Medical Corporation**.
2. FTE/Per Visit premium is not subject to a premium reduction because of :
 - a. Suspended Coverage;
 - b. Newly Practicing **Physician** Discount; or
 - c. Part-Time Rating.
3. See the rate pages contained in Appendix I, Section III. for Per Visit rates.
4. FTE premium is based on the full-time mature rate of the specialty presented.

VIII. CANCELLATION / NON-RENEWAL

A. BY MAIC

The earned premium shall be determined on a pro rata basis by multiplying the number of units of exposure for the period the policy was in force by the applicable rates.

B. BY THE NAMED INSURED

The earned premium shall be determined as the difference between written and return premium. Return premium will be calculated at 90% of pro rata. The earned premium so calculated shall also be subject to the Minimum Premium Rule in Section VII, Paragraph D. If the **Physician** request cancellation (written request from **Named Insured** required), reinstatement may not take effect until three (3) months after the cancellation date and will be subject to re-underwriting including the required purchase of an Extended Reporting Endorsement at the time of cancellation. If cancellation is due to death, **Retirement** or **Disability**, the earned premium shall be calculated on a pro rata basis.

C. EXTENDED REPORTING ENDORSEMENT

Refer to Appendix II, Section II for the tail factors to be applied to the annual expiring premium for the purchase of an Extended Reporting Endorsement. Said endorsement may be purchased upon policy termination or upon coverage termination of a **Named Insured** because of severance of the relationship between an additional **Named Insured** and the **Named Insured**. Either the **Named Insured** or the additional **Named Insured** may purchase an Extended Reporting Endorsement on behalf of the additional **Named Insured**.

The purchase of an Extended Reporting Endorsement is subject to the terms and conditions specified in the standard policy. The Extended Reporting Endorsement premium for an individual **Named Insured** is subject to the **Named Insured's** specialty and territory in effect as of the policy termination date.

The Extended Reporting Endorsement premium for a **Medical Corporation** shall be the sum of all applicable individual Extended Reporting Endorsement premiums and any **Medical Corporation** Extended Reporting Endorsement premium as appropriate.

1. Individual **Named Insured**

Manual Rate (7th Year Rate based upon territory and specialty)

X Maturity Year Factor

= Annual Base Premium

X Part Time Factor (if applicable),

or

X Newly Practicing Physician Discount Factor (if applicable),
(use whichever applicable factor above would provide the greatest discount)

= Annual Adjusted Base Premium

- Loss Free Discount (if applicable, Loss Free Discount Factor x Annual Adjusted Base Premium)

= Annual Discounted Premium (net of loss free discount)

X Tail Factor

= Extended Reporting Endorsement Premium

If the **Named Insured** is on suspended coverage at the date of policy cancellation, the rating factors in effect before the suspended coverage will be used.

2. **MEDICAL CORPORATIONS**

To determine the Extended Reporting Endorsement premium for a **Medical Corporation**, the individual **Physician** premiums that have a premium bearing relationship to the corporation are used. The premium is computed as follows:

- a. For **Medical Corporations** with four or less **Physicians** with premium bearing relationships:

Using the individual **Physician** rating method, multiply the annual adjusted base premium of each individual **Physician** by a factor of .21 (21%). Then add these amounts together to determine an annual premium.

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- b. For **Medical Corporations** with five or more **Physicians** with premium bearing relationships:

Determine the five highest rated **Physicians** based upon their annual adjusted base premiums. Add these annual adjusted base premiums together and divide by 5.

= Annual Base Premium

X Tail Factor

= Extended Reporting Endorsement Premium

If a **Medical Corporation** is rated on an auditable premium basis, the annual base premium is determined by multiplying the per exposure rate by the number of exposures. The tail factor is applied to the annual base premium.

- c. If **Paramedical Employees** are covered under the policy, add the sum of the individual **Paramedical Employee** premiums to the developed **Medical Corporation** annual base premium before applying the tail factor.
3. All premiums for the Extended Reporting Endorsement are payable as of the due date shown on the Extended Reporting Endorsement invoice. Any such premium not paid as of the due date shall be in default and shall be grounds for not issuing or for canceling the Extended Reporting Endorsement. Any premium received after the due date shall be refunded within ten (10) business days.
4. A **Named Insured** may be granted an Extended Reporting Period without cost in the event of death or **Disability**.

A **Named Insured** who is a **Physician** may obtain an Extended Reporting Endorsement at no cost or at reduced cost in the event of **Retirement** (as defined in the policy). Coverage with previous claims-made carriers may, at MAIC's option, be substituted in lieu of **MAIC** coverage so long as the **Physician** is insured with **MAIC** for at least one year prior to requesting the Extended Reporting Endorsement. Waiver of the full premium for an Extended Reporting Endorsement based on **Retirement** will be granted only once to a **Physician**.

A credit toward the purchase of the Extended Reporting Endorsement is computed as follows:

- a. one-sixtieth (1/60) of the premium for each full month the retiring **Physician** has had consecutive coverage with **MAIC** for up to a total credit of 100% if the **Physician** has attained the age of fifty-five at **Retirement**; or

- b. one one-hundred twentieth (1/120) of the premium for each full month the retiring **Physician** has had consecutive coverage with **MAIC** for up to a total credit of 100%, regardless of the **Physician's** age at **Retirement**.
5. A **Physician** previously granted an Extended Reporting Period without cost, or at reduced cost because of **Retirement** may, in the future, be considered for insurance with **MAIC** under the following circumstances:
- a. Completion of an application for insurance;
 - b. Reapplication after twelve (12) months;
 - c. Has reported no **Claims** or **Suits** pursuant to the Extended Reporting Endorsement; and
 - d. Payment of the appropriate premium for the period the policy was either placed on suspended coverage or rated Part-Time, 20%, Retired, Not in Practice at the same, territory and maturity year in effect at the time of termination.
6. The premium calculated in Paragraphs 1 or 2 above is subject to proration depending upon the policy termination date and the **Named Insured's** maturity year.
- a. Maturity Year One - The Extended Reporting Endorsement premium shall be computed on a pro rata basis for each day the policy has been in force and shall be rounded to the nearest whole dollar.
 - b. Maturity Year Two Through Maturity Year Six - The Extended Reporting Endorsement premium shall be the sum of:
 - (i). The pro rated difference between the Extended Reporting Endorsement premium at the end of the current **Policy Period** and the premium that would have been charged had the policy terminated at the end of the preceding **Policy Period**; and
 - (ii). The premium that would have been charged in the preceding **Policy Period** if the policy had terminated one (1) year earlier.
 - c. Maturity Year Seven - is not subject to proration.

IX. ADDITIONAL INTERESTS

The addition of coverages, persons or entities not provided for in the standard policy shall be submitted to **MAIC** for rating.

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X. UNDERWRITING PROCEDURE

A. PHYSICIAN COVERAGE

1. If a **Named Insured** employs a **Physician**, all such employed **Physicians** must be insured with **MAIC**.
2. If a **Physician's** primary office practice and primary hospital practice are in different territories, the territory to be used for rating purposes shall be:
 - a. For non-surgical specialties not identified in b. below, the primary office practice location is used.
 - b. For surgical specialties including but not limited to those listed below and the following identified non-surgical specialties, the primary hospital location is used.

Anesthesiology, Cardiovascular Disease (MRP), Emergency Medicine, Family Practice (Not Primarily Major Surgery), General Practice (Not Primarily Major Surgery), Ophthalmic Surgery, Pathology, Radiology.
 - c. "Primary" means 51% or more of the **Physician's** total office or hospital practice time, as applicable, spent in a given territory.
3. If a **Physician** practices in two or more territories, or, if hospital-based, the **Physician** practices in two or more hospitals which are located within different territorial boundaries, the higher rated territory shall be utilized for rating purposes.
4. The premium shall be the sum of:
 - a. The rate applicable to the individual **Physician's** specialty, territory and maturity year which appears on the rate pages contained in Appendix I, Section I; plus,
 - b. The appropriate per person rate for each **Paramedical Employee** whose rate appears on the rate pages contained in Appendix I, Section II; plus,
 - c. Any scheduled rating credit or debit.
5. In the event a **Physician's** specialty rating is reduced, no additional premium charge shall be made. However, if the **Physician** terminates the policy within twenty-four (24) months from the effective date of a specialty reduction the resulting Extended Reporting Endorsement calculation shall be made at the highest specialty designation in effect while insured by **MAIC**.

B. MEDICAL CORPORATION COVERAGE

See Appendix III.

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C. PRIOR ACTS COVERAGE

1. Prior Acts Coverage is available.
2. The appropriate maturity year will be measured as described in Section VII, Paragraph F.
4. The premium for Prior Acts Coverage shall be calculated as described in Section X, Paragraphs A and B.

XI. PHYSICIAN SPECIALTY

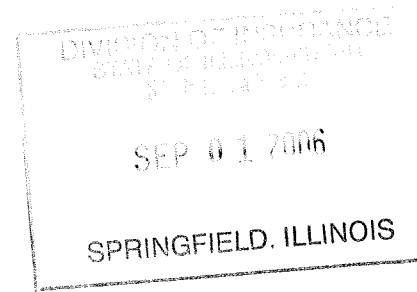
A. **Physician** specialty assignment for rating purposes shall be made on the basis of:

1. The **Physician's** trained medical specialty. "Trained medical specialty" is defined as:
 - a. Completion of a bona fide residency program by the **Physician**;
 - b. Completion of a bona fide residency and fellowship program by the **Physician**; or
 - c. If neither a. or b. are applicable to the **Physician's** specific circumstances, the type of medical practice engaged in by the **Physician**, and how such **Physician** is holding him/her self out to the public.
2. When applicable, performance or non-performance of medical procedures in accordance with the rules contained in this manual.

B. The initial basis of rating assignment shall be the **Physician's** trained medical specialty as described above. To the extent that the **Physician's** practice activity contemplated by the medical specialty may be increased by the performance of medical procedures not usual and customary to the trained specialty, or may be decreased by the non-performance of medical procedures that are usual and customary to the trained medical specialty, the **Physician's** rating assignment may be adjusted higher or lower as specified in Appendix II, Section IV.

C. The **Physician** specialty rating schedules and rules of this manual do not apply to **Physicians** in active United States Military Service or to the government practice activity of **Physicians** employed on a full or part-time basis by any government agency, institution or facility, other than a medical school or student health center.

Physicians and **Medical Corporations** rendering or furnishing medical services within any government-owned or operated institution or facility (except a medical school, a facility owned or operated by a medical school or a student health center) on a fee-for-service (independent contractor) basis shall be subject to (a) rating.



XII. SUPPLEMENTARY RULES

A. SPECIAL RULES GOVERNING PHYSICIAN RATING

1. NEWLY PRACTICING PHYSICIAN PREMIUM DISCOUNT RULE

See Appendix II, Section V.

2. PART-TIME RATING RULE

See Appendix II, Section VI.

3. SUSPENDED COVERAGE RULE

See Appendix II, Section VIII.

4. CHANGE IN SPECIALTY MINIMUM DURATION RULE

Physicians who voluntarily request either a decrease or increase in specialty assignment may not obtain a further change in specialty assignment until a period of three (3) months has elapsed. This rule shall not apply when it conflicts with any other rule in this manual.

5. LOSS-FREE DISCOUNT

Physicians with no indemnity payments over a given experience period may qualify for a premium discount. See Appendix II, Section X.

B. RESTRICTIVE ENDORSEMENT RULE

Whenever a restrictive endorsement is attached to the policy of an employed **Physician, Paramedical Employee** or a **Physician** who is either an officer, director or shareholder of a **Medical Corporation**, a comparable endorsement shall be attached to the respective employer's policy if such employer is insured by **MAIC**. Such endorsement shall serve to limit the liability otherwise afforded under such policies, for the acts and omissions of the **Insured** whose individual coverage is restricted, if the **Claim** or **Suit** arises out of the excluded activity.

XIII. DEDUCTIBLES

- A.** A deductible may be available to **Named Insureds** who either desire to share in their losses in return for premium savings or have demonstrated a significant adverse loss profile necessitating that they take a primary role in the management of their risk.
- B.** A deductible requires the **Named Insured** to share financially in each and every **Claim**. Varying amounts may be arranged depending on the financial and risk management expertise of the **Named Insured**. The deductible, which is inside the limits of liability, will include indemnity payments only.

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- C. Any premium credit, because of the assumption of a deductible, must be submitted to **MAIC** for rating.
- D. A deductible may require the **Named Insured** to post a letter of credit or other suitable form of security.

I. ANNUALLY RATED PHYSICIANS CLAIMS-MADE RATES

MEDICAL ALLIANCE INSURANCE COMPANY ANNUAL 1ST YEAR CLAIMS-MADE RATES \$1 MILLION / \$3 MILLION

DIVISION OF INSURANCE
STATE OF ILLINOIS/IDFPR
APPENDIX
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| | | Bureau, Champaign, Coles, DeKalb, Effingham, LaSalle, Ogle, Randolph | | | | | | |
|-------|--|--|---------------------------------|--------------------------------|-------------------------------|----------------------------|---------------------|--------------------------|
| | | Cook, Madison, Saint Clair, Will | Jackson, Lake, Vermillion | Kane, McHenry, Winnebago | DuPage, Kankakee, Macon | LaSalle, Ogle, Randolph | Grundy, Sangamon | Remainder of Illinois |
| CODE | SPECIALTIES | | | | | | | |
| 80254 | Allergy/Immunology-NMRP | 3,809 | 3,468 | 3,297 | 2,957 | 2,786 | 2,445 | 2,104 |
| 80151 | Anesthesiology | 9,775 | 8,837 | 8,369 | 7,431 | 6,962 | 6,025 | 5,087 |
| 81076 | Bariatrics | 7,644 | 6,920 | 6,558 | 5,834 | 5,471 | 4,746 | 4,022 |
| 80141 | Cardiac Surgery | 31,081 | 28,013 | 26,479 | 23,412 | 21,878 | 18,819 | 15,741 |
| 82042 | Cardiac Surgery-MRP, NMajS | 11,053 | 9,988 | 9,455 | 8,389 | 7,857 | 6,792 | 5,727 |
| 80281 | Cardiovascular Disease MRP | 14,036 | 12,673 | 11,991 | 10,627 | 9,945 | 8,582 | 7,218 |
| 80255 | Cardiovascular Disease NMRP, NS | 8,070 | 7,303 | 6,934 | 6,153 | 5,769 | 5,002 | 4,235 |
| 82058 | Cardiovascular Disease SMRP | 11,053 | 9,988 | 9,455 | 8,389 | 7,857 | 6,792 | 5,727 |
| 85004 | Colon Surgery | 14,036 | 12,673 | 11,991 | 10,627 | 9,945 | 8,582 | 7,218 |
| 80256 | Dermatology SMRP | 5,087 | 4,619 | 4,385 | 3,916 | 3,681 | 3,212 | 2,743 |
| 80237 | Diabetes-NMRP | 7,644 | 6,920 | 6,558 | 5,834 | 5,471 | 4,746 | 4,022 |
| 80157 | Emergency Medicine-MajS | 15,741 | 14,207 | 13,440 | 11,906 | 11,139 | 9,604 | 8,070 |
| 80102 | Emergency Medicine-NMajS, prim | 14,036 | 12,673 | 11,991 | 10,627 | 9,945 | 8,582 | 7,218 |
| 80238 | Endocrinology-NMRP | 5,087 | 4,619 | 4,385 | 3,916 | 3,681 | 3,212 | 2,743 |
| 83009 | Family Practice LMajRP | 15,741 | 14,207 | 13,440 | 11,906 | 11,139 | 9,604 | 8,070 |
| 80273 | Family Practice MRP, NMajS | 11,906 | 10,712 | 10,179 | 9,029 | 8,454 | 7,303 | 6,153 |
| 80239 | Family Practice NMRP, NS | 7,644 | 6,920 | 6,558 | 5,834 | 5,471 | 4,746 | 4,022 |
| 80240 | Forensic Medicine-NMRP | 3,809 | 3,468 | 3,297 | 2,957 | 2,786 | 2,445 | 2,104 |
| 80241 | Gastroenterology MRP | 11,053 | 9,988 | 9,455 | 8,389 | 7,857 | 6,792 | 5,727 |
| 80275 | General Practice MRP, NMajS | 11,906 | 10,712 | 10,179 | 9,029 | 8,454 | 7,303 | 6,153 |
| 80117 | General Practice NMajS, prim | 15,741 | 14,207 | 13,440 | 11,906 | 11,139 | 9,604 | 8,070 |
| 80242 | General Practice NMRP, NS | 7,644 | 6,920 | 6,558 | 5,834 | 5,471 | 4,746 | 4,022 |
| 80143 | General Surgery | 23,412 | 21,111 | 19,960 | 17,659 | 16,508 | 14,207 | 11,906 |
| 82074 | General Surgery-MRP, NMajS | 11,053 | 9,988 | 9,455 | 8,389 | 7,857 | 6,792 | 5,727 |
| 80243 | Geriatrics | 5,087 | 4,619 | 4,385 | 3,916 | 3,681 | 3,212 | 2,743 |
| 86053 | Gynecological Surgery | 15,741 | 14,207 | 13,440 | 11,906 | 11,139 | 9,604 | 8,070 |
| 80277 | Gynecology/Obstetrics-MRP,NmajS | 14,036 | 12,673 | 11,991 | 10,627 | 9,945 | 8,582 | 7,218 |
| 81050 | Gynecology-NMRP, NS | 8,923 | 8,070 | 7,644 | 6,792 | 6,366 | 5,513 | 4,661 |
| 80169 | Hand Surgery | 15,741 | 14,207 | 13,440 | 11,906 | 11,139 | 9,604 | 8,070 |
| 82044 | Hand Surgery-MRP,NMajS | 11,053 | 9,988 | 9,455 | 8,389 | 7,857 | 6,792 | 5,727 |
| 80170 | Head/Neck Surgery | 15,741 | 14,207 | 13,440 | 11,906 | 11,139 | 9,604 | 8,070 |
| 80245 | Hematology | 7,644 | 6,920 | 6,558 | 5,834 | 5,471 | 4,746 | 4,022 |
| 80233 | Industrial Medicine | 7,644 | 6,920 | 6,558 | 5,834 | 5,471 | 4,746 | 4,022 |
| 80246 | Infectious Disease | 8,070 | 7,303 | 6,934 | 6,153 | 5,769 | 5,002 | 4,235 |
| 80284 | Internal Medicine MRP | 11,053 | 9,988 | 9,455 | 8,389 | 7,857 | 6,792 | 5,727 |
| 80257 | Internal Medicine NMRP | 8,923 | 8,070 | 7,644 | 6,792 | 6,366 | 5,513 | 4,661 |
| 83015 | Neonatology | 24,264 | 21,878 | 20,684 | 18,298 | 17,105 | 14,718 | 12,332 |
| 80287 | Nephrology-MRP | 9,775 | 8,837 | 8,369 | 7,431 | 6,962 | 6,025 | 5,087 |
| 80260 | Nephrology-NMRP | 8,070 | 7,303 | 6,934 | 6,153 | 5,769 | 5,002 | 4,235 |
| 80261 | Neurology-NMRP | 11,053 | 9,988 | 9,455 | 8,389 | 7,857 | 6,792 | 5,727 |
| 80152 | Neurosurgery | 54,094 | 48,724 | 46,039 | 40,670 | 37,985 | 32,616 | 27,246 |
| 82045 | Neurosurgery-MRP,NMajS | 12,758 | 11,522 | 10,904 | 9,668 | 9,065 | 7,815 | 6,579 |
| 81045 | Neurosurgery-NMRP,NMajS | 7,644 | 6,920 | 6,558 | 5,834 | 5,471 | 4,746 | 4,022 |
| 80262 | Nuclear Medicine-NMRP | 7,644 | 6,920 | 6,558 | 5,834 | 5,471 | 4,746 | 4,022 |
| 80153 | Obstetrical/Gynecological Surgery | 32,786 | 29,547 | 27,928 | 24,689 | 23,071 | 19,832 | 16,593 |
| 80079 | Occupational Medicine-NMRP | 3,809 | 3,468 | 3,297 | 2,957 | 2,786 | 2,445 | 2,104 |
| 80259 | Oncology | 7,644 | 6,920 | 6,558 | 5,834 | 5,471 | 4,746 | 4,022 |
| 80114 | Ophthalmic Surgery | 7,644 | 6,920 | 6,558 | 5,834 | 5,471 | 4,746 | 4,022 |
| 80263 | Ophthalmology-NS | 5,087 | 4,619 | 4,385 | 3,916 | 3,681 | 3,212 | 2,743 |
| 80154 | Orthopaedic Surgery w/ Spine | 35,343 | 31,849 | 30,101 | 26,607 | 24,860 | 21,366 | 17,872 |
| 86026 | Orthopaedic Surgery w/o Spine | 26,820 | 24,179 | 22,858 | 20,216 | 18,895 | 16,252 | 13,610 |
| 82025 | Orthopaedics-MRP, NMajS | 11,053 | 9,988 | 9,455 | 8,389 | 7,857 | 6,792 | 5,727 |
| 81057 | Orthopaedics-NMRP, NS | 7,644 | 6,920 | 6,558 | 5,834 | 5,471 | 4,746 | 4,022 |
| 86155 | Otorhinolaryngology Other Than Head/Neck | 24,264 | 21,878 | 20,684 | 18,298 | 17,105 | 14,718 | 12,332 |
| 80155 | Otorhinolaryngology; Head/Neck | 15,741 | 14,207 | 13,440 | 11,906 | 11,139 | 9,604 | 8,070 |
| 80159 | Otorhinolaryngology; No Elective Plastic | 14,036 | 12,673 | 11,991 | 10,627 | 9,945 | 8,582 | 7,218 |
| 80291 | Otorhinolaryngology-MRP,NMajS | 11,053 | 9,988 | 9,455 | 8,389 | 7,857 | 6,792 | 5,727 |

MEDICAL ALLIANCE INSURANCE COMPANY
ANNUAL 1ST YEAR CLAIMS-MADE RATES \$1 MILLION / \$5 MILLION

DIVISION OF INSURANCE
 STATE OF ILLINOIS/IDFPR
FILED

SEP 01 2006

Bureau,
 Champaign,
 Coles,
 DeKalb,
 Effingham,
 LaSalle, Ogle,
 Randolph

SPRINGFIELD, ILLINOIS

| CODE | SPECIALTIES | Cook, Madison, Saint Clair, Will | Jackson, Lake, Vermillion | Kane, McHenry, Winnebago | DuPage, Kankakee, Macon | LaSalle, Ogle, Randolph | Grundy, Sangamon | Remainder of Illinois |
|-------|--|---|---------------------------------|--------------------------------|-------------------------------|----------------------------|---------------------|--------------------------|
| 80060 | Otorhinolaryngology-NMRP, NS | 3,809 | 3,468 | 3,297 | 2,957 | 2,786 | 2,445 | 2,104 |
| 80082 | Pathology-NMRP | 5,087 | 4,619 | 4,385 | 3,916 | 3,681 | 3,212 | 2,743 |
| 80293 | Pediatrics-MRP | 11,053 | 9,988 | 9,455 | 8,389 | 7,857 | 6,792 | 5,727 |
| 80267 | Pediatrics-NMRP | 5,940 | 5,386 | 5,109 | 4,555 | 4,278 | 3,724 | 3,170 |
| 80235 | Physical Medicine & Rehab-NMRP | 3,809 | 3,468 | 3,297 | 2,957 | 2,786 | 2,445 | 2,104 |
| 80156 | Plastic Surgery | 24,264 | 21,878 | 20,684 | 18,298 | 17,105 | 14,718 | 12,332 |
| 80249 | Psychiatry | 5,087 | 4,619 | 4,385 | 3,916 | 3,681 | 3,212 | 2,743 |
| 80236 | Public Health & Preventive Med. NMRP | 3,809 | 3,468 | 3,297 | 2,957 | 2,786 | 2,445 | 2,104 |
| 80269 | Pulmonary Diseases | 9,775 | 8,837 | 8,369 | 7,431 | 6,962 | 6,025 | 5,087 |
| 87047 | Radiation Oncology | 7,644 | 6,920 | 6,558 | 5,834 | 5,471 | 4,746 | 4,022 |
| 80253 | Radiology NMRP | 9,775 | 8,837 | 8,369 | 7,431 | 6,962 | 6,025 | 5,087 |
| 83033 | Radiology-MajRP | 14,036 | 12,673 | 11,991 | 10,627 | 9,945 | 8,582 | 7,218 |
| 80280 | Radiology-MRP | 11,053 | 9,988 | 9,455 | 8,389 | 7,857 | 6,792 | 5,727 |
| 80252 | Rheumatology | 5,087 | 4,619 | 4,385 | 3,916 | 3,681 | 3,212 | 2,743 |
| 80144 | Thoracic Surgery | 31,081 | 28,013 | 26,479 | 23,412 | 21,878 | 18,819 | 15,741 |
| 81065 | Thoracic Surgery-NMRP, NS | 7,644 | 6,920 | 6,558 | 5,834 | 5,471 | 4,746 | 4,022 |
| 80145 | Urological Surgery | 12,758 | 11,522 | 10,904 | 9,668 | 9,065 | 7,815 | 6,579 |
| 82040 | Urology-MRP, NMajS | 11,053 | 9,988 | 9,455 | 8,389 | 7,857 | 6,792 | 5,727 |
| 80146 | Vascular Surgery | 31,081 | 28,013 | 26,479 | 23,412 | 21,878 | 18,819 | 15,741 |
| 82050 | Vascular Surgery-MRP, NMajS | 11,053 | 9,988 | 9,455 | 8,389 | 7,857 | 6,792 | 5,727 |
| 80086 | Physician, Clinical Practice Not Insurable | 761 | 693 | 659 | 591 | 557 | 489 | 420 |
| 80179 | Retired, Not in Practice | 761 | 693 | 659 | 591 | 557 | 489 | 420 |
| 80085 | Physician, No Clinical Practice | 761 | 693 | 659 | 591 | 557 | 489 | 420 |
| 81082 | Phys Treating Patients in Free Med Clinic | 11 | 11 | 11 | 11 | 11 | 11 | 11 |
| 85043 | Other, Specialty NOC | 26,820 | 24,179 | 22,858 | 20,216 | 18,895 | 16,252 | 13,610 |
| 83041 | Other, Specialty NOC | 14,036 | 12,673 | 11,991 | 10,627 | 9,945 | 8,582 | 7,218 |
| 88006 | Other, Specialty NOC | 8,070 | 7,303 | 6,934 | 6,153 | 5,769 | 5,002 | 4,235 |
| 88007 | Other, Specialty NOC | 9,775 | 8,837 | 8,369 | 7,431 | 6,962 | 6,025 | 5,087 |
| 88009 | Other, Specialty NOC | 9,775 | 8,837 | 8,369 | 7,431 | 6,962 | 6,025 | 5,087 |
| 88010 | Other, Specialty NOC | 12,758 | 11,522 | 10,904 | 9,668 | 9,065 | 7,815 | 6,579 |
| 88013 | Other, Specialty NOC | 23,412 | 21,111 | 19,960 | 17,659 | 16,508 | 14,207 | 11,906 |
| 88014 | Other, Specialty NOC | 24,264 | 21,878 | 20,684 | 18,298 | 17,105 | 14,718 | 12,332 |
| 88016 | Other, Specialty NOC | 31,081 | 28,013 | 26,479 | 23,412 | 21,878 | 18,819 | 15,741 |
| 88002 | Other, Specialty NOC | 5,087 | 4,619 | 4,385 | 3,916 | 3,681 | 3,212 | 2,743 |
| 88019 | Other, Specialty NOC | 11,906 | 10,712 | 10,179 | 9,029 | 8,454 | 7,303 | 6,153 |
| 88003 | Other, Specialty NOC | 5,940 | 5,386 | 5,109 | 4,555 | 4,278 | 3,724 | 3,170 |
| 80294 | Other, Specialty NOC | 11,053 | 9,988 | 9,455 | 8,389 | 7,857 | 6,792 | 5,727 |
| 80268 | Other, Specialty NOC | 7,644 | 6,920 | 6,558 | 5,834 | 5,471 | 4,746 | 4,022 |
| 80084 | Other, Specialty NOC | 3,809 | 3,468 | 3,297 | 2,957 | 2,786 | 2,445 | 2,104 |
| 84042 | Other, Specialty NOC | 15,741 | 14,207 | 13,440 | 11,906 | 11,139 | 9,604 | 8,070 |
| 86044 | Other, Specialty NOC | 32,786 | 29,547 | 27,928 | 24,689 | 23,071 | 19,832 | 16,593 |
| 87045 | Other, Specialty NOC | 54,094 | 48,724 | 46,039 | 40,670 | 37,985 | 32,616 | 27,246 |
| 88005 | Other, Specialty NOC | 8,923 | 8,070 | 7,644 | 6,792 | 6,366 | 5,513 | 4,661 |
| 88018 | Other, Specialty NOC | 35,343 | 31,849 | 30,101 | 26,607 | 24,860 | 21,366 | 17,872 |
| 88046 | For Non-Standard Use | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

MEDICAL ALLIANCE INSURANCE COMPANY
ANNUAL 2ND YEAR CLAIMS-MADE RATES \$1 MILLION / \$3 MILLION

DIVISION OF INSURANCE
STATE OF ILLINOIS/IDFPR
FILED

SEP 01 2006

| | | Bureau, Champaign, Coles, DeKalb, Effingham, LaSalle, Ogle, Randolph | | | | | | | SPRINGFIELD, ILLINOIS | |
|-------|--|--|---------------------------------|--------------------------------|-------------------------------|--|---------------------|--------------------------|-----------------------|--|
| CODE | SPECIALTIES | Cook, Madison, Saint Clair, Will | Jackson, Lake, Vermillion | Kane, McHenry, Winnebago | DuPage, Kankakee, Macon | Effingham, LaSalle, Ogle, Randolph | Grundy, Sangamon | Remainder of Illinois | | |
| 80254 | Allergy/Immunology-NMRP | 7,618 | 6,936 | 6,595 | 5,913 | 5,572 | 4,890 | 4,208 | | |
| 80151 | Anesthesiology | 19,550 | 17,675 | 16,737 | 14,862 | 13,925 | 12,050 | 10,175 | | |
| 81076 | Bariatrics | 15,288 | 13,839 | 13,116 | 11,667 | 10,942 | 9,493 | 8,044 | | |
| 80141 | Cardiac Surgery | 62,163 | 56,026 | 52,958 | 46,823 | 43,755 | 37,638 | 31,482 | | |
| 82042 | Cardiac Surgery-MRP, NMajS | 22,107 | 19,976 | 18,910 | 16,779 | 15,715 | 13,584 | 11,453 | | |
| 80281 | Cardiovascular Disease MRP | 28,073 | 25,346 | 23,982 | 21,254 | 19,891 | 17,163 | 14,436 | | |
| 80255 | Cardiovascular Disease NMRP, NS | 16,141 | 14,607 | 13,868 | 12,305 | 11,538 | 10,004 | 8,470 | | |
| 82058 | Cardiovascular Disease SMRP | 22,107 | 19,976 | 18,910 | 16,779 | 15,715 | 13,584 | 11,453 | | |
| 85004 | Colon Surgery | 28,073 | 25,346 | 23,982 | 21,254 | 19,891 | 17,163 | 14,436 | | |
| 80256 | Dermatology SMRP | 10,175 | 9,237 | 8,769 | 7,832 | 7,362 | 6,424 | 5,487 | | |
| 80237 | Diabetes-NMRP | 15,288 | 13,839 | 13,116 | 11,667 | 10,942 | 9,493 | 8,044 | | |
| 80157 | Emergency Medicine-MajS | 31,482 | 28,414 | 26,880 | 23,811 | 22,277 | 19,209 | 16,141 | | |
| 80102 | Emergency Medicine-NMajS, prim | 28,073 | 25,346 | 23,982 | 21,254 | 19,891 | 17,163 | 14,436 | | |
| 80238 | Endocrinology-NMRP | 10,175 | 9,237 | 8,769 | 7,832 | 7,362 | 6,424 | 5,487 | | |
| 83009 | Family Practice LMajRP | 31,482 | 28,414 | 26,880 | 23,811 | 22,277 | 19,209 | 16,141 | | |
| 80273 | Family Practice MRP, NMajS | 23,811 | 21,425 | 20,359 | 18,057 | 16,908 | 14,607 | 12,305 | | |
| 80239 | Family Practice NMRP, NS | 15,288 | 13,839 | 13,116 | 11,667 | 10,942 | 9,493 | 8,044 | | |
| 80240 | Forensic Medicine-NMRP | 7,618 | 6,936 | 6,595 | 5,913 | 5,572 | 4,890 | 4,208 | | |
| 80241 | Gastroenterology MRP | 22,107 | 19,976 | 18,910 | 16,779 | 15,715 | 13,584 | 11,453 | | |
| 80275 | General Practice MRP, NMajS | 23,811 | 21,425 | 20,359 | 18,057 | 16,908 | 14,607 | 12,305 | | |
| 80117 | General Practice NMajS, prim | 31,482 | 28,414 | 26,880 | 23,811 | 22,277 | 19,209 | 16,141 | | |
| 80242 | General Practice NMRP, NS | 15,288 | 13,839 | 13,116 | 11,667 | 10,942 | 9,493 | 8,044 | | |
| 80143 | General Surgery | 46,823 | 42,221 | 39,920 | 35,317 | 33,016 | 28,414 | 23,811 | | |
| 82074 | General Surgery-MRP, NMajS | 22,107 | 19,976 | 18,910 | 16,779 | 15,715 | 13,584 | 11,453 | | |
| 30243 | Geriatrics | 10,175 | 9,237 | 8,769 | 7,832 | 7,362 | 6,424 | 5,487 | | |
| 86053 | Gynecological Surgery | 31,482 | 28,414 | 26,880 | 23,811 | 22,277 | 19,209 | 16,141 | | |
| 80277 | Gynecology/Obstetrics-MRP,NmajS | 28,073 | 25,346 | 23,982 | 21,254 | 19,891 | 17,163 | 14,436 | | |
| 81050 | Gynecology-NMRP, NS | 17,845 | 16,141 | 15,288 | 13,584 | 12,731 | 11,027 | 9,322 | | |
| 80169 | Hand Surgery | 31,482 | 28,414 | 26,880 | 23,811 | 22,277 | 19,209 | 16,141 | | |
| 82044 | Hand Surgery-MRP,NMajS | 22,107 | 19,976 | 18,910 | 16,779 | 15,715 | 13,584 | 11,453 | | |
| 80170 | Head/Neck Surgery | 31,482 | 28,414 | 26,880 | 23,811 | 22,277 | 19,209 | 16,141 | | |
| 80245 | Hematology | 15,288 | 13,839 | 13,116 | 11,667 | 10,942 | 9,493 | 8,044 | | |
| 80233 | Industrial Medicine | 15,288 | 13,839 | 13,116 | 11,667 | 10,942 | 9,493 | 8,044 | | |
| 80246 | Infectious Disease | 16,141 | 14,607 | 13,868 | 12,305 | 11,538 | 10,004 | 8,470 | | |
| 80284 | Internal Medicine MRP | 22,107 | 19,976 | 18,910 | 16,779 | 15,715 | 13,584 | 11,453 | | |
| 80257 | Internal Medicine NMRP | 17,845 | 16,141 | 15,288 | 13,584 | 12,731 | 11,027 | 9,322 | | |
| 83015 | Neonatology | 48,528 | 43,755 | 41,369 | 36,596 | 34,209 | 29,437 | 24,664 | | |
| 80287 | Nephrology-MRP | 19,550 | 17,675 | 16,737 | 14,862 | 13,925 | 12,050 | 10,175 | | |
| 80260 | Nephrology-NMRP | 16,141 | 14,607 | 13,868 | 12,305 | 11,538 | 10,004 | 8,470 | | |
| 80261 | Neurology-NMRP | 22,107 | 19,976 | 18,910 | 16,779 | 15,715 | 13,584 | 11,453 | | |
| 80152 | Neurosurgery | 108,187 | 97,448 | 92,079 | 81,340 | 75,970 | 65,231 | 54,492 | | |
| 82045 | Neurosurgery-MRP,NMajS | 25,516 | 23,044 | 21,808 | 19,336 | 18,129 | 15,629 | 13,158 | | |
| 81045 | Neurosurgery-NMRP,NMajS | 15,288 | 13,839 | 13,116 | 11,667 | 10,942 | 9,493 | 8,044 | | |
| 80262 | Nuclear Medicine-NMRP | 15,288 | 13,839 | 13,116 | 11,667 | 10,942 | 9,493 | 8,044 | | |
| 80153 | Obstetrical/Gynecological Surgery | 65,572 | 59,095 | 55,856 | 49,378 | 46,142 | 39,664 | 33,187 | | |
| 80079 | Occupational Medicine-NMRP | 7,618 | 6,936 | 6,595 | 5,913 | 5,572 | 4,890 | 4,208 | | |
| 80259 | Oncology | 15,288 | 13,839 | 13,116 | 11,667 | 10,942 | 9,493 | 8,044 | | |
| 80114 | Ophthalmic Surgery | 15,288 | 13,839 | 13,116 | 11,667 | 10,942 | 9,493 | 8,044 | | |
| 80263 | Ophthalmology-NS | 10,175 | 9,237 | 8,769 | 7,832 | 7,362 | 6,424 | 5,487 | | |
| 80154 | Orthopaedic Surgery w/ Spine | 70,686 | 63,697 | 60,203 | 53,214 | 49,719 | 42,732 | 35,744 | | |
| 86026 | Orthopaedic Surgery w/o Spine | 53,640 | 48,358 | 45,715 | 40,431 | 37,789 | 32,505 | 27,221 | | |
| 82025 | Orthopaedics-MRP, NMajS | 22,107 | 19,976 | 18,910 | 16,779 | 15,715 | 13,584 | 11,453 | | |
| 81057 | Orthopaedics-NMRP, NS | 15,288 | 13,839 | 13,116 | 11,667 | 10,942 | 9,493 | 8,044 | | |
| 86155 | Otorhinolaryngology Other Than Head/Neck | 48,528 | 43,755 | 41,369 | 36,596 | 34,209 | 29,437 | 24,664 | | |
| 80155 | Otorhinolaryngology; Head/Neck | 31,482 | 28,414 | 26,880 | 23,811 | 22,277 | 19,209 | 16,141 | | |
| 80159 | Otorhinolaryngology; No Elective Plastic | 28,073 | 25,346 | 23,982 | 21,254 | 19,891 | 17,163 | 14,436 | | |
| 30291 | Otorhinolaryngology-MRP,NMajS | 22,107 | 19,976 | 18,910 | 16,779 | 15,715 | 13,584 | 11,453 | | |

MEDICAL ALLIANCE INSURANCE COMPANY
ANNUAL 2ND YEAR CLAIMS-MADE RATES \$1 MILLION / \$3 MILLION

DIVISION OF INSURANCE
 STATE OF ILLINOIS/IDFPR
 FILED

SEP 01 2006

| | | Bureau, Champaign, Coles, DeKalb, Effingham, LaSalle, Ogle, Randolph | | | | | | SPRINGFIELD ILLINOIS | |
|-------|--|--|---------------------------------|--------------------------------|-------------------------------|--|---------------------|--------------------------|--|
| | | Cook, Madison, Saint Clair, Will | Jackson, Lake, Vermillion | Kane, McHenry, Winnebago | DuPage, Kankakee, Macon | Effingham, LaSalle, Ogle, Randolph | Grundy, Sangamon | Remainder of Illinois | |
| CODE | SPECIALTIES | | | | | | | | |
| 80060 | Otorhinolaryngology-NMRP,NS | 7,618 | 6,936 | 6,595 | 5,913 | 5,572 | 4,890 | 4,208 | |
| 80082 | Pathology-NMRP | 10,175 | 9,237 | 8,769 | 7,832 | 7,362 | 6,424 | 5,487 | |
| 80293 | Pediatrics-MRP | 22,107 | 19,976 | 18,910 | 16,779 | 15,715 | 13,584 | 11,453 | |
| 80267 | Pediatrics-NMRP | 11,879 | 10,771 | 10,218 | 9,110 | 8,555 | 7,447 | 6,339 | |
| 80235 | Physical Medicine & Rehab-NMRP | 7,618 | 6,936 | 6,595 | 5,913 | 5,572 | 4,890 | 4,208 | |
| 80156 | Plastic Surgery | 48,528 | 43,755 | 41,369 | 36,596 | 34,209 | 29,437 | 24,664 | |
| 80249 | Psychiatry | 10,175 | 9,237 | 8,769 | 7,832 | 7,362 | 6,424 | 5,487 | |
| 80236 | Public Health & Preventive Med. NMRP | 7,618 | 6,936 | 6,595 | 5,913 | 5,572 | 4,890 | 4,208 | |
| 80269 | Pulmonary Diseases | 19,550 | 17,675 | 16,737 | 14,862 | 13,925 | 12,050 | 10,175 | |
| 87047 | Radiation Oncology | 15,288 | 13,839 | 13,116 | 11,667 | 10,942 | 9,493 | 8,044 | |
| 80253 | Radiology NMRP | 19,550 | 17,675 | 16,737 | 14,862 | 13,925 | 12,050 | 10,175 | |
| 83033 | Radiology-MajRP | 28,073 | 25,346 | 23,982 | 21,254 | 19,891 | 17,163 | 14,436 | |
| 80280 | Radiology-MRP | 22,107 | 19,976 | 18,910 | 16,779 | 15,715 | 13,584 | 11,453 | |
| 80252 | Rheumatology | 10,175 | 9,237 | 8,769 | 7,832 | 7,362 | 6,424 | 5,487 | |
| 80144 | Thoracic Surgery | 62,163 | 56,026 | 52,958 | 46,823 | 43,755 | 37,638 | 31,482 | |
| 81065 | Thoracic Surgery-NMRP, NS | 15,288 | 13,839 | 13,116 | 11,667 | 10,942 | 9,493 | 8,044 | |
| 80145 | Urological Surgery | 25,516 | 23,044 | 21,808 | 19,336 | 18,129 | 15,629 | 13,158 | |
| 82040 | Urology-MRP, NMajS | 22,107 | 19,976 | 18,910 | 16,779 | 15,715 | 13,584 | 11,453 | |
| 80146 | Vascular Surgery | 62,163 | 56,026 | 52,958 | 46,823 | 43,755 | 37,638 | 31,482 | |
| 82050 | Vascular Surgery-MRP, NMajS | 22,107 | 19,976 | 18,910 | 16,779 | 15,715 | 13,584 | 11,453 | |
| 80086 | Physician, Clinical Practice Not Insurable | 1,523 | 1,386 | 1,318 | 1,182 | 1,114 | 977 | 841 | |
| 80179 | Retired, Not in Practice | 1,523 | 1,386 | 1,318 | 1,182 | 1,114 | 977 | 841 | |
| 80085 | Physician, No Clinical Practice | 1,523 | 1,386 | 1,318 | 1,182 | 1,114 | 977 | 841 | |
| 81082 | Phys Treating Patients in Free Med Clinic | 23 | 23 | 23 | 23 | 23 | 23 | 23 | |
| 85043 | Other, Specialty NOC | 53,640 | 48,358 | 45,715 | 40,431 | 37,789 | 32,505 | 27,221 | |
| 83041 | Other, Specialty NOC | 28,073 | 25,346 | 23,982 | 21,254 | 19,891 | 17,163 | 14,436 | |
| 3006 | Other, Specialty NOC | 16,141 | 14,607 | 13,868 | 12,305 | 11,538 | 10,004 | 8,470 | |
| 88007 | Other, Specialty NOC | 19,550 | 17,675 | 16,737 | 14,862 | 13,925 | 12,050 | 10,175 | |
| 88009 | Other, Specialty NOC | 19,550 | 17,675 | 16,737 | 14,862 | 13,925 | 12,050 | 10,175 | |
| 88010 | Other, Specialty NOC | 25,516 | 23,044 | 21,808 | 19,336 | 18,129 | 15,629 | 13,158 | |
| 88013 | Other, Specialty NOC | 46,823 | 42,221 | 39,920 | 35,317 | 33,016 | 28,414 | 23,811 | |
| 88014 | Other, Specialty NOC | 48,528 | 43,755 | 41,369 | 36,596 | 34,209 | 29,437 | 24,664 | |
| 88016 | Other, Specialty NOC | 62,163 | 56,026 | 52,958 | 46,823 | 43,755 | 37,638 | 31,482 | |
| 88002 | Other, Specialty NOC | 10,175 | 9,237 | 8,769 | 7,832 | 7,362 | 6,424 | 5,487 | |
| 88019 | Other, Specialty NOC | 23,811 | 21,425 | 20,359 | 18,057 | 16,908 | 14,607 | 12,305 | |
| 88003 | Other, Specialty NOC | 11,879 | 10,771 | 10,218 | 9,110 | 8,555 | 7,447 | 6,339 | |
| 80294 | Other, Specialty NOC | 22,107 | 19,976 | 18,910 | 16,779 | 15,715 | 13,584 | 11,453 | |
| 80268 | Other, Specialty NOC | 15,288 | 13,839 | 13,116 | 11,667 | 10,942 | 9,493 | 8,044 | |
| 80084 | Other, Specialty NOC | 7,618 | 6,936 | 6,595 | 5,913 | 5,572 | 4,890 | 4,208 | |
| 84042 | Other, Specialty NOC | 31,482 | 28,414 | 26,880 | 23,811 | 22,277 | 19,209 | 16,141 | |
| 86044 | Other, Specialty NOC | 65,572 | 59,095 | 55,856 | 49,378 | 46,142 | 39,664 | 33,187 | |
| 87045 | Other, Specialty NOC | 108,187 | 97,448 | 92,079 | 81,340 | 75,970 | 65,231 | 54,492 | |
| 88005 | Other, Specialty NOC | 17,845 | 16,141 | 15,288 | 13,584 | 12,731 | 11,027 | 9,322 | |
| 88018 | Other, Specialty NOC | 70,686 | 63,697 | 60,203 | 53,214 | 49,719 | 42,732 | 35,744 | |
| 88046 | For Non-Standard Use | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

MEDICAL ALLIANCE INSURANCE COMPANY
ANNUAL 3RD YEAR CLAIMS-MADE RATES \$1 MILLION / \$3 MILLION

SEP 01 2006

Bureau,
Champaign,
Coles, **SPRINGFIELD, ILLINOIS**
DeKalb

| CODE | SPECIALTIES | Cook, Madison, Saint Clair, Will | Jackson, Lake, Vermillion | Kane, McHenry, Winnebago | DuPage, Kankakee, Macon | Effingham, LaSalle, Ogle, Randolph | Grundy, Sangamon | Remainder of Illinois |
|-------|--|---|---------------------------------|--------------------------------|-------------------------------|--|---------------------|--------------------------|
| 80254 | Allergy/Immunology-NMRP | 11,884 | 10,820 | 10,288 | 9,224 | 8,693 | 7,629 | 6,565 |
| 80151 | Anesthesiology | 30,498 | 27,573 | 26,110 | 23,185 | 21,723 | 18,797 | 15,872 |
| 81076 | Bariatrics | 23,850 | 21,590 | 20,461 | 18,201 | 17,069 | 14,809 | 12,548 |
| 80141 | Cardiac Surgery | 96,974 | 87,401 | 82,615 | 73,045 | 68,258 | 58,715 | 49,112 |
| 82042 | Cardiac Surgery-MRP, NMajS | 34,487 | 31,163 | 29,499 | 26,175 | 24,515 | 21,191 | 17,867 |
| 80281 | Cardiovascular Disease MRP | 43,794 | 39,539 | 37,412 | 33,157 | 31,030 | 26,775 | 22,520 |
| 80255 | Cardiovascular Disease NMRP, NS | 25,179 | 22,786 | 21,634 | 19,196 | 18,000 | 15,606 | 13,213 |
| 82058 | Cardiovascular Disease SMRP | 34,487 | 31,163 | 29,499 | 26,175 | 24,515 | 21,191 | 17,867 |
| 85004 | Colon Surgery | 43,794 | 39,539 | 37,412 | 33,157 | 31,030 | 26,775 | 22,520 |
| 80256 | Dermatology SMRP | 15,872 | 14,410 | 13,680 | 12,217 | 11,485 | 10,022 | 8,560 |
| 80237 | Diabetes-NMRP | 23,850 | 21,590 | 20,461 | 18,201 | 17,069 | 14,809 | 12,548 |
| 80157 | Emergency Medicine-MajS | 49,112 | 44,326 | 41,932 | 37,146 | 34,752 | 29,966 | 25,179 |
| 80102 | Emergency Medicine-NMajS, prim | 43,794 | 39,539 | 37,412 | 33,157 | 31,030 | 26,775 | 22,520 |
| 80238 | Endocrinology-NMRP | 15,872 | 14,410 | 13,680 | 12,217 | 11,485 | 10,022 | 8,560 |
| 83009 | Family Practice LMajRP | 49,112 | 44,326 | 41,932 | 37,146 | 34,752 | 29,966 | 25,179 |
| 80273 | Family Practice MRP, NMajS | 37,146 | 33,423 | 31,759 | 28,170 | 26,376 | 22,786 | 19,196 |
| 80239 | Family Practice NMRP, NS | 23,850 | 21,590 | 20,461 | 18,201 | 17,069 | 14,809 | 12,548 |
| 80240 | Forensic Medicine-NMRP | 11,884 | 10,820 | 10,288 | 9,224 | 8,693 | 7,629 | 6,565 |
| 80241 | Gastroenterology MRP | 34,487 | 31,163 | 29,499 | 26,175 | 24,515 | 21,191 | 17,867 |
| 80275 | General Practice MRP, NMajS | 37,146 | 33,423 | 31,759 | 28,170 | 26,376 | 22,786 | 19,196 |
| 80117 | General Practice NMajS, prim | 49,112 | 44,326 | 41,932 | 37,146 | 34,752 | 29,966 | 25,179 |
| 80242 | General Practice NMRP, NS | 23,850 | 21,590 | 20,461 | 18,201 | 17,069 | 14,809 | 12,548 |
| 80143 | General Surgery | 73,045 | 65,865 | 62,275 | 55,095 | 51,505 | 44,326 | 37,146 |
| 82074 | General Surgery-MRP, NMajS | 34,487 | 31,163 | 29,499 | 26,175 | 24,515 | 21,191 | 17,867 |
| 80243 | Geriatrics | 15,872 | 14,410 | 13,680 | 12,217 | 11,485 | 10,022 | 8,560 |
| 86053 | Gynecological Surgery | 49,112 | 44,326 | 41,932 | 37,146 | 34,752 | 29,966 | 25,179 |
| 80277 | Gynecology/Obstetrics-MRP, NMajS | 43,794 | 39,539 | 37,412 | 33,157 | 31,030 | 26,775 | 22,520 |
| 81050 | Gynecology-NMRP, NS | 27,839 | 25,179 | 23,850 | 21,191 | 19,861 | 17,202 | 14,543 |
| 80169 | Hand Surgery | 49,112 | 44,326 | 41,932 | 37,146 | 34,752 | 29,966 | 25,179 |
| 82044 | Hand Surgery-MRP, NMajS | 34,487 | 31,163 | 29,499 | 26,175 | 24,515 | 21,191 | 17,867 |
| 80170 | Head/Neck Surgery | 49,112 | 44,326 | 41,932 | 37,146 | 34,752 | 29,966 | 25,179 |
| 80245 | Hematology | 23,850 | 21,590 | 20,461 | 18,201 | 17,069 | 14,809 | 12,548 |
| 80233 | Industrial Medicine | 23,850 | 21,590 | 20,461 | 18,201 | 17,069 | 14,809 | 12,548 |
| 80246 | Infectious Disease | 25,179 | 22,786 | 21,634 | 19,196 | 18,000 | 15,606 | 13,213 |
| 80284 | Internal Medicine MRP | 34,487 | 31,163 | 29,499 | 26,175 | 24,515 | 21,191 | 17,867 |
| 80257 | Internal Medicine NMRP | 27,839 | 25,179 | 23,850 | 21,191 | 19,861 | 17,202 | 14,543 |
| 83015 | Neonatology | 75,704 | 68,258 | 64,535 | 57,090 | 53,367 | 45,921 | 38,475 |
| 80287 | Nephrology-MRP | 30,498 | 27,573 | 26,110 | 23,185 | 21,723 | 18,797 | 15,872 |
| 80260 | Nephrology-NMRP | 25,179 | 22,786 | 21,634 | 19,196 | 18,000 | 15,606 | 13,213 |
| 80261 | Neurology-NMRP | 34,487 | 31,163 | 29,499 | 26,175 | 24,515 | 21,191 | 17,867 |
| 80152 | Neurosurgery | 168,772 | 152,019 | 143,643 | 126,890 | 118,514 | 101,761 | 85,008 |
| 82045 | Neurosurgery-MRP, NMajS | 39,805 | 35,949 | 34,020 | 30,164 | 28,282 | 24,382 | 20,526 |
| 81045 | Neurosurgery-NMRP, NMajS | 23,850 | 21,590 | 20,461 | 18,201 | 17,069 | 14,809 | 12,548 |
| 80262 | Nuclear Medicine-NMRP | 23,850 | 21,590 | 20,461 | 18,201 | 17,069 | 14,809 | 12,548 |
| 80153 | Obstetrical/Gynecological Surgery | 102,293 | 92,188 | 87,135 | 77,030 | 71,981 | 61,876 | 51,771 |
| 80079 | Occupational Medicine-NMRP | 11,884 | 10,820 | 10,288 | 9,224 | 8,693 | 7,629 | 6,565 |
| 80259 | Oncology | 23,850 | 21,590 | 20,461 | 18,201 | 17,069 | 14,809 | 12,548 |
| 80114 | Ophthalmic Surgery | 23,850 | 21,590 | 20,461 | 18,201 | 17,069 | 14,809 | 12,548 |
| 80263 | Ophthalmology-NS | 15,872 | 14,410 | 13,680 | 12,217 | 11,485 | 10,022 | 8,560 |
| 80154 | Orthopaedic Surgery w/ Spine | 110,270 | 99,368 | 93,916 | 83,014 | 77,562 | 66,663 | 55,760 |
| 86026 | Orthopaedic Surgery w/o Spine | 83,678 | 75,438 | 71,316 | 63,073 | 58,951 | 50,708 | 42,464 |
| 82025 | Orthopaedics-MRP, NMajS | 34,487 | 31,163 | 29,499 | 26,175 | 24,515 | 21,191 | 17,867 |
| 81057 | Orthopaedics-NMRP, NS | 23,850 | 21,590 | 20,461 | 18,201 | 17,069 | 14,809 | 12,548 |
| 86155 | Otorhinolaryngology Other Than Head/Neck | 75,704 | 68,258 | 64,535 | 57,090 | 53,367 | 45,921 | 38,475 |
| 80155 | Otorhinolaryngology; Head/Neck | 49,112 | 44,326 | 41,932 | 37,146 | 34,752 | 29,966 | 25,179 |
| 80159 | Otorhinolaryngology; No Elective Plastic | 43,794 | 39,539 | 37,412 | 33,157 | 31,030 | 26,775 | 22,520 |
| 80291 | Otorhinolaryngology-MRP, NMajS | 34,487 | 31,163 | 29,499 | 26,175 | 24,515 | 21,191 | 17,867 |

MEDICAL ALLIANCE INSURANCE COMPANY
ANNUAL 3RD YEAR CLAIMS-MADE RATES \$1 MILLION / \$3 MILLION

DIVISION OF INSURANCE
 STATE OF ILLINOIS/IDFPR
FILED

SEP 01 2006

| CODE | SPECIALTIES | Bureau, Champaign, Coles, DeKalb, Effingham, LaSalle, Ogle, Randolph | | | | | | SPRINGFIELD, ILLINOIS | |
|-------|--|--|---------------------------------|--------------------------------|-------------------------------|---------------------|--------------------------|-----------------------|--|
| | | Cook, Madison, Saint Clair, Will | Jackson, Lake, Vermillion | Kane, McHenry, Winnebago | DuPage, Kankakee, Macon | Grundy, Sangamon | Remainder of Illinois | | |
| 80060 | Otorhinolaryngology-NMRP, NS | 11,884 | 10,820 | 10,288 | 9,224 | 8,693 | 7,629 | 6,565 | |
| 80082 | Pathology-NMRP | 15,872 | 14,410 | 13,680 | 12,217 | 11,485 | 10,022 | 8,560 | |
| 80293 | Pediatrics-MRP | 34,487 | 31,163 | 29,499 | 26,175 | 24,515 | 21,191 | 17,867 | |
| 80267 | Pediatrics-NMRP | 18,532 | 16,803 | 15,940 | 14,212 | 13,346 | 11,618 | 9,889 | |
| 80235 | Physical Medicine & Rehab-NMRP | 11,884 | 10,820 | 10,288 | 9,224 | 8,693 | 7,629 | 6,565 | |
| 80156 | Plastic Surgery | 75,704 | 68,258 | 64,535 | 57,090 | 53,367 | 45,921 | 38,475 | |
| 80249 | Psychiatry | 15,872 | 14,410 | 13,680 | 12,217 | 11,485 | 10,022 | 8,560 | |
| 80236 | Public Health & Preventive Med. NMRP | 11,884 | 10,820 | 10,288 | 9,224 | 8,693 | 7,629 | 6,565 | |
| 80269 | Pulmonary Diseases | 30,498 | 27,573 | 26,110 | 23,185 | 21,723 | 18,797 | 15,872 | |
| 87047 | Radiation Oncology | 23,850 | 21,590 | 20,461 | 18,201 | 17,069 | 14,809 | 12,548 | |
| 80253 | Radiology NMRP | 30,498 | 27,573 | 26,110 | 23,185 | 21,723 | 18,797 | 15,872 | |
| 83033 | Radiology-MajRP | 43,794 | 39,539 | 37,412 | 33,157 | 31,030 | 26,775 | 22,520 | |
| 80280 | Radiology-MRP | 34,487 | 31,163 | 29,499 | 26,175 | 24,515 | 21,191 | 17,867 | |
| 80252 | Rheumatology | 15,872 | 14,410 | 13,680 | 12,217 | 11,485 | 10,022 | 8,560 | |
| 80144 | Thoracic Surgery | 96,974 | 87,401 | 82,615 | 73,045 | 68,258 | 58,715 | 49,112 | |
| 81065 | Thoracic Surgery-NMRP, NS | 23,850 | 21,590 | 20,461 | 18,201 | 17,069 | 14,809 | 12,548 | |
| 80145 | Urological Surgery | 39,805 | 35,949 | 34,020 | 30,164 | 28,282 | 24,382 | 20,526 | |
| 82040 | Urology-MRP, NMajS | 34,487 | 31,163 | 29,499 | 26,175 | 24,515 | 21,191 | 17,867 | |
| 80146 | Vascular Surgery | 96,974 | 87,401 | 82,615 | 73,045 | 68,258 | 58,715 | 49,112 | |
| 82050 | Vascular Surgery-MRP, NMajS | 34,487 | 31,163 | 29,499 | 26,175 | 24,515 | 21,191 | 17,867 | |
| 80086 | Physician, Clinical Practice Not Insurable | 2,376 | 2,163 | 2,056 | 1,844 | 1,737 | 1,525 | 1,312 | |
| 80179 | Retired, Not in Practice | 2,376 | 2,163 | 2,056 | 1,844 | 1,737 | 1,525 | 1,312 | |
| 80085 | Physician, No Clinical Practice | 2,376 | 2,163 | 2,056 | 1,844 | 1,737 | 1,525 | 1,312 | |
| 81082 | Phys Treating Patients in Free Med Clinic | 35 | 35 | 35 | 35 | 35 | 35 | 35 | |
| 85043 | Other, Specialty NOC | 83,678 | 75,438 | 71,316 | 63,073 | 58,951 | 50,708 | 42,464 | |
| 83041 | Other, Specialty NOC | 43,794 | 39,539 | 37,412 | 33,157 | 31,030 | 26,775 | 22,520 | |
| 88006 | Other, Specialty NOC | 25,179 | 22,786 | 21,634 | 19,196 | 18,000 | 15,606 | 13,213 | |
| 88007 | Other, Specialty NOC | 30,498 | 27,573 | 26,110 | 23,185 | 21,723 | 18,797 | 15,872 | |
| 88009 | Other, Specialty NOC | 30,498 | 27,573 | 26,110 | 23,185 | 21,723 | 18,797 | 15,872 | |
| 88010 | Other, Specialty NOC | 39,805 | 35,949 | 34,020 | 30,164 | 28,282 | 24,382 | 20,526 | |
| 88013 | Other, Specialty NOC | 73,045 | 65,865 | 62,275 | 55,095 | 51,505 | 44,326 | 37,146 | |
| 88014 | Other, Specialty NOC | 75,704 | 68,258 | 64,535 | 57,090 | 53,367 | 45,921 | 38,475 | |
| 88016 | Other, Specialty NOC | 96,974 | 87,401 | 82,615 | 73,045 | 68,258 | 58,715 | 49,112 | |
| 88002 | Other, Specialty NOC | 15,872 | 14,410 | 13,680 | 12,217 | 11,485 | 10,022 | 8,560 | |
| 88019 | Other, Specialty NOC | 37,146 | 33,423 | 31,759 | 28,170 | 26,376 | 22,786 | 19,196 | |
| 88003 | Other, Specialty NOC | 18,532 | 16,803 | 15,940 | 14,212 | 13,346 | 11,618 | 9,889 | |
| 80294 | Other, Specialty NOC | 34,487 | 31,163 | 29,499 | 26,175 | 24,515 | 21,191 | 17,867 | |
| 80268 | Other, Specialty NOC | 23,850 | 21,590 | 20,461 | 18,201 | 17,069 | 14,809 | 12,548 | |
| 80084 | Other, Specialty NOC | 11,884 | 10,820 | 10,288 | 9,224 | 8,693 | 7,629 | 6,565 | |
| 84042 | Other, Specialty NOC | 49,112 | 44,326 | 41,932 | 37,146 | 34,752 | 29,966 | 25,179 | |
| 86044 | Other, Specialty NOC | 102,293 | 92,188 | 87,135 | 77,030 | 71,981 | 61,876 | 51,771 | |
| 87045 | Other, Specialty NOC | 168,772 | 152,019 | 143,643 | 126,890 | 118,514 | 101,761 | 85,008 | |
| 88005 | Other, Specialty NOC | 27,839 | 25,179 | 23,850 | 21,191 | 19,861 | 17,202 | 14,543 | |
| 88018 | Other, Specialty NOC | 110,270 | 99,368 | 93,916 | 83,014 | 77,562 | 66,663 | 55,760 | |
| 88046 | For Non-Standard Use | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |

MEDICAL ALLIANCE INSURANCE COMPANY
ANNUAL 4TH YEAR CLAIMS-MADE RATES \$1 MILLION / \$3 MILLION

DIVISION OF INSURANCE
 STATE OF ILLINOIS/IDFPR
FILED

SEP 01 2006

| | | SPRINGFIELD ILLINOIS | | | | | | |
|-------|--|--|---------------------------------|--------------------------------|-------------------------------|---------------------|--------------------------|---------|
| | | Bureau, Champaign, Coles, DeKalb, Effingham, LaSalle, Ogle, Randolph | | | | | | |
| | | Cook, Madison, Saint Clair, Will | Jackson, Lake, Vermillion | Kane, McHenry, Winnebago | DuPage, Kankakee, Macon | Grundy, Sangamon | Remainder of Illinois | |
| CODE | SPECIALTIES | | | | | | | |
| 80254 | Allergy/Immunology-NMRP | 14,093 | 12,831 | 12,201 | 10,939 | 10,308 | 9,047 | 7,786 |
| 80151 | Anesthesiology | 36,167 | 32,698 | 30,964 | 27,495 | 25,761 | 22,292 | 18,823 |
| 81076 | Bariatrics | 28,283 | 25,603 | 24,265 | 21,584 | 20,242 | 17,562 | 14,881 |
| 80141 | Cardiac Surgery | 115,002 | 103,649 | 97,973 | 86,623 | 80,947 | 69,630 | 58,242 |
| 82042 | Cardiac Surgery-MRP, NMajS | 40,898 | 36,956 | 34,983 | 31,041 | 29,072 | 25,130 | 21,188 |
| 80281 | Cardiovascular Disease MRP | 51,935 | 46,889 | 44,366 | 39,321 | 36,798 | 31,752 | 26,707 |
| 80255 | Cardiovascular Disease NMRP, NS | 29,860 | 27,022 | 25,656 | 22,765 | 21,346 | 18,508 | 15,669 |
| 82058 | Cardiovascular Disease SMRP | 40,898 | 36,956 | 34,983 | 31,041 | 29,072 | 25,130 | 21,188 |
| 85004 | Colon Surgery | 51,935 | 46,889 | 44,366 | 39,321 | 36,798 | 31,752 | 26,707 |
| 80256 | Dermatology SMRP | 18,823 | 17,089 | 16,223 | 14,489 | 13,620 | 11,885 | 10,151 |
| 80237 | Diabetes-NMRP | 28,283 | 25,603 | 24,265 | 21,584 | 20,242 | 17,562 | 14,881 |
| 80157 | Emergency Medicine-MajS | 58,242 | 52,566 | 49,727 | 44,051 | 41,213 | 35,537 | 29,860 |
| 80102 | Emergency Medicine-NMajS, prim | 51,935 | 46,889 | 44,366 | 39,321 | 36,798 | 31,752 | 26,707 |
| 80238 | Endocrinology-NMRP | 18,823 | 17,089 | 16,223 | 14,489 | 13,620 | 11,885 | 10,151 |
| 83009 | Family Practice LMajRP | 58,242 | 52,566 | 49,727 | 44,051 | 41,213 | 35,537 | 29,860 |
| 80273 | Family Practice MRP, NMajS | 44,051 | 39,636 | 37,663 | 33,406 | 31,279 | 27,022 | 22,765 |
| 80239 | Family Practice NMRP, NS | 28,283 | 25,603 | 24,265 | 21,584 | 20,242 | 17,562 | 14,881 |
| 80240 | Forensic Medicine-NMRP | 14,093 | 12,831 | 12,201 | 10,939 | 10,308 | 9,047 | 7,786 |
| 80241 | Gastroenterology MRP | 40,898 | 36,956 | 34,983 | 31,041 | 29,072 | 25,130 | 21,188 |
| 80275 | General Practice MRP, NMajS | 44,051 | 39,636 | 37,663 | 33,406 | 31,279 | 27,022 | 22,765 |
| 80117 | General Practice NMajS, prim | 58,242 | 52,566 | 49,727 | 44,051 | 41,213 | 35,537 | 29,860 |
| 80242 | General Practice NMRP, NS | 28,283 | 25,603 | 24,265 | 21,584 | 20,242 | 17,562 | 14,881 |
| 80143 | General Surgery | 86,623 | 78,109 | 73,852 | 65,337 | 61,080 | 52,566 | 44,051 |
| 82074 | General Surgery-MRP, NMajS | 40,898 | 36,956 | 34,983 | 31,041 | 29,072 | 25,130 | 21,188 |
| 80243 | Geriatrics | 18,823 | 17,089 | 16,223 | 14,489 | 13,620 | 11,885 | 10,151 |
| 96053 | Gynecological Surgery | 58,242 | 52,566 | 49,727 | 44,051 | 41,213 | 35,537 | 29,860 |
| 0277 | Gynecology/Obstetrics-MRP, NMajS | 51,935 | 46,889 | 44,366 | 39,321 | 36,798 | 31,752 | 26,707 |
| 81050 | Gynecology-NMRP, NS | 33,014 | 29,860 | 28,283 | 25,130 | 23,553 | 20,400 | 17,246 |
| 80169 | Hand Surgery | 58,242 | 52,566 | 49,727 | 44,051 | 41,213 | 35,537 | 29,860 |
| 82044 | Hand Surgery-MRP, NMajS | 40,898 | 36,956 | 34,983 | 31,041 | 29,072 | 25,130 | 21,188 |
| 80170 | Head/Neck Surgery | 58,242 | 52,566 | 49,727 | 44,051 | 41,213 | 35,537 | 29,860 |
| 80245 | Hematology | 28,283 | 25,603 | 24,265 | 21,584 | 20,242 | 17,562 | 14,881 |
| 80233 | Industrial Medicine | 28,283 | 25,603 | 24,265 | 21,584 | 20,242 | 17,562 | 14,881 |
| 80246 | Infectious Disease | 29,860 | 27,022 | 25,656 | 22,765 | 21,346 | 18,508 | 15,669 |
| 80284 | Internal Medicine MRP | 40,898 | 36,956 | 34,983 | 31,041 | 29,072 | 25,130 | 21,188 |
| 80257 | Internal Medicine NMRP | 33,014 | 29,860 | 28,283 | 25,130 | 23,553 | 20,400 | 17,246 |
| 83015 | Neonatology | 89,777 | 80,947 | 76,532 | 67,702 | 63,287 | 54,458 | 45,628 |
| 80287 | Nephrology-MRP | 36,167 | 32,698 | 30,964 | 27,495 | 25,761 | 22,292 | 18,823 |
| 80260 | Nephrology-NMRP | 29,860 | 27,022 | 25,656 | 22,765 | 21,346 | 18,508 | 15,669 |
| 80261 | Neurology-NMRP | 40,898 | 36,956 | 34,983 | 31,041 | 29,072 | 25,130 | 21,188 |
| 80152 | Neurosurgery | 200,146 | 180,279 | 170,346 | 150,478 | 140,545 | 120,678 | 100,811 |
| 82045 | Neurosurgery-MRP, NMajS | 47,205 | 42,632 | 40,344 | 35,771 | 33,539 | 28,914 | 24,342 |
| 81045 | Neurosurgery-NMRP, NMajS | 28,283 | 25,603 | 24,265 | 21,584 | 20,242 | 17,562 | 14,881 |
| 80262 | Nuclear Medicine-NMRP | 28,283 | 25,603 | 24,265 | 21,584 | 20,242 | 17,562 | 14,881 |
| 80153 | Obstetrical/Gynecological Surgery | 121,309 | 109,325 | 103,334 | 91,350 | 85,362 | 73,379 | 61,395 |
| 80079 | Occupational Medicine-NMRP | 14,093 | 12,831 | 12,201 | 10,939 | 10,308 | 9,047 | 7,786 |
| 80259 | Oncology | 28,283 | 25,603 | 24,265 | 21,584 | 20,242 | 17,562 | 14,881 |
| 80114 | Ophthalmic Surgery | 28,283 | 25,603 | 24,265 | 21,584 | 20,242 | 17,562 | 14,881 |
| 80263 | Ophthalmology-NS | 18,823 | 17,089 | 16,223 | 14,489 | 13,620 | 11,885 | 10,151 |
| 80154 | Orthopaedic Surgery w/ Spine | 130,769 | 117,840 | 111,375 | 98,446 | 91,981 | 79,055 | 66,126 |
| 86026 | Orthopaedic Surgery w/o Spine | 99,234 | 89,462 | 84,574 | 74,798 | 69,910 | 60,134 | 50,358 |
| 82025 | Orthopaedics-MRP, NMajS | 40,898 | 36,956 | 34,983 | 31,041 | 29,072 | 25,130 | 21,188 |
| 81057 | Orthopaedics-NMRP, NS | 28,283 | 25,603 | 24,265 | 21,584 | 20,242 | 17,562 | 14,881 |
| 86155 | Otorhinolaryngology Other Than Head/Neck | 89,777 | 80,947 | 76,532 | 67,702 | 63,287 | 54,458 | 45,628 |
| 80155 | Otorhinolaryngology; Head/Neck | 58,242 | 52,566 | 49,727 | 44,051 | 41,213 | 35,537 | 29,860 |
| 80159 | Otorhinolaryngology; No Elective Plastic | 51,935 | 46,889 | 44,366 | 39,321 | 36,798 | 31,752 | 26,707 |
| 80291 | Otorhinolaryngology-MRP, NMajS | 40,898 | 36,956 | 34,983 | 31,041 | 29,072 | 25,130 | 21,188 |

MEDICAL ALLIANCE INSURANCE COMPANY
ANNUAL 4TH YEAR CLAIMS-MADE RATES \$1 MILLION / \$3 MILLION

DIVISION OF INSURANCE
STATE OF ILLINOIS/IDFPR
FILED

SEP 01 2006

SPRINGFIELD, ILLINOIS

| | | Cook, Madison, Saint Clair, Will | Jackson, Lake, Vermillion | Kane, McHenry, Winnebago | DuPage, Kankakee, Macon | Bureau, Champaign, Coles, DeKalb, Effingham, LaSalle, Ogle, Randolph | Grundy, Sangamon | Remainder of Illinois |
|-------|--|---|---------------------------------|--------------------------------|-------------------------------|--|---------------------|--------------------------|
| CODE | SPECIALTIES | | | | | | | |
| 80060 | Otorhinolaryngology-NMRP, NS | 14,093 | 12,831 | 12,201 | 10,939 | 10,308 | 9,047 | 7,786 |
| 80082 | Pathology-NMRP | 18,823 | 17,089 | 16,223 | 14,489 | 13,620 | 11,885 | 10,151 |
| 80293 | Pediatrics-MRP | 40,898 | 36,956 | 34,983 | 31,041 | 29,072 | 25,130 | 21,188 |
| 80267 | Pediatrics-NMRP | 21,976 | 19,927 | 18,904 | 16,854 | 15,827 | 13,777 | 11,728 |
| 80235 | Physical Medicine & Rehab-NMRP | 14,093 | 12,831 | 12,201 | 10,939 | 10,308 | 9,047 | 7,786 |
| 80156 | Plastic Surgery | 89,777 | 80,947 | 76,532 | 67,702 | 63,287 | 54,458 | 45,628 |
| 80249 | Psychiatry | 18,823 | 17,089 | 16,223 | 14,489 | 13,620 | 11,885 | 10,151 |
| 80236 | Public Health & Preventive Med. NMRP | 14,093 | 12,831 | 12,201 | 10,939 | 10,308 | 9,047 | 7,786 |
| 80269 | Pulmonary Diseases | 36,167 | 32,698 | 30,964 | 27,495 | 25,761 | 22,292 | 18,823 |
| 87047 | Radiation Oncology | 28,283 | 25,603 | 24,265 | 21,584 | 20,242 | 17,562 | 14,881 |
| 80253 | Radiology NMRP | 36,167 | 32,698 | 30,964 | 27,495 | 25,761 | 22,292 | 18,823 |
| 83033 | Radiology-MajRP | 51,935 | 46,889 | 44,366 | 39,321 | 36,798 | 31,752 | 26,707 |
| 80280 | Radiology-MRP | 40,898 | 36,956 | 34,983 | 31,041 | 29,072 | 25,130 | 21,188 |
| 80252 | Rheumatology | 18,823 | 17,089 | 16,223 | 14,489 | 13,620 | 11,885 | 10,151 |
| 80144 | Thoracic Surgery | 115,002 | 103,649 | 97,973 | 86,623 | 80,947 | 69,630 | 58,242 |
| 81065 | Thoracic Surgery-NMRP, NS | 28,283 | 25,603 | 24,265 | 21,584 | 20,242 | 17,562 | 14,881 |
| 80145 | Urological Surgery | 47,205 | 42,632 | 40,344 | 35,771 | 33,539 | 28,914 | 24,342 |
| 82040 | Urology-MRP, NMajS | 40,898 | 36,956 | 34,983 | 31,041 | 29,072 | 25,130 | 21,188 |
| 80146 | Vascular Surgery | 115,002 | 103,649 | 97,973 | 86,623 | 80,947 | 69,630 | 58,242 |
| 82050 | Vascular Surgery-MRP, NMajS | 40,898 | 36,956 | 34,983 | 31,041 | 29,072 | 25,130 | 21,188 |
| 80086 | Physician, Clinical Practice Not Insurable | 2,817 | 2,565 | 2,439 | 2,186 | 2,060 | 1,808 | 1,556 |
| 80179 | Retired, Not in Practice | 2,817 | 2,565 | 2,439 | 2,186 | 2,060 | 1,808 | 1,556 |
| 80085 | Physician, No Clinical Practice | 2,817 | 2,565 | 2,439 | 2,186 | 2,060 | 1,808 | 1,556 |
| 81082 | Phys Treating Patients in Free Med Clinic | 42 | 42 | 42 | 42 | 42 | 42 | 42 |
| 85043 | Other, Specialty NOC | 99,234 | 89,462 | 84,574 | 74,798 | 69,910 | 60,134 | 50,358 |
| 80041 | Other, Specialty NOC | 51,935 | 46,889 | 44,366 | 39,321 | 36,798 | 31,752 | 26,707 |
| 80006 | Other, Specialty NOC | 29,860 | 27,022 | 25,656 | 22,765 | 21,346 | 18,508 | 15,669 |
| 88007 | Other, Specialty NOC | 36,167 | 32,698 | 30,964 | 27,495 | 25,761 | 22,292 | 18,823 |
| 88009 | Other, Specialty NOC | 36,167 | 32,698 | 30,964 | 27,495 | 25,761 | 22,292 | 18,823 |
| 88010 | Other, Specialty NOC | 47,205 | 42,632 | 40,344 | 35,771 | 33,539 | 28,914 | 24,342 |
| 88013 | Other, Specialty NOC | 86,623 | 78,109 | 73,852 | 65,337 | 61,080 | 52,566 | 44,051 |
| 88014 | Other, Specialty NOC | 89,777 | 80,947 | 76,532 | 67,702 | 63,287 | 54,458 | 45,628 |
| 88016 | Other, Specialty NOC | 115,002 | 103,649 | 97,973 | 86,623 | 80,947 | 69,630 | 58,242 |
| 88002 | Other, Specialty NOC | 18,823 | 17,089 | 16,223 | 14,489 | 13,620 | 11,885 | 10,151 |
| 88019 | Other, Specialty NOC | 44,051 | 39,636 | 37,663 | 33,406 | 31,279 | 27,022 | 22,765 |
| 88003 | Other, Specialty NOC | 21,976 | 19,927 | 18,904 | 16,854 | 15,827 | 13,777 | 11,728 |
| 80294 | Other, Specialty NOC | 40,898 | 36,956 | 34,983 | 31,041 | 29,072 | 25,130 | 21,188 |
| 80268 | Other, Specialty NOC | 28,283 | 25,603 | 24,265 | 21,584 | 20,242 | 17,562 | 14,881 |
| 80084 | Other, Specialty NOC | 14,093 | 12,831 | 12,201 | 10,939 | 10,308 | 9,047 | 7,786 |
| 84042 | Other, Specialty NOC | 58,242 | 52,566 | 49,727 | 44,051 | 41,213 | 35,537 | 29,860 |
| 86044 | Other, Specialty NOC | 121,309 | 109,325 | 103,334 | 91,350 | 85,362 | 73,379 | 61,395 |
| 87045 | Other, Specialty NOC | 200,146 | 180,279 | 170,346 | 150,478 | 140,545 | 120,678 | 100,811 |
| 88005 | Other, Specialty NOC | 33,014 | 29,860 | 28,283 | 25,130 | 23,553 | 20,400 | 17,246 |
| 88018 | Other, Specialty NOC | 130,769 | 117,840 | 111,375 | 98,446 | 91,981 | 79,055 | 66,126 |
| 88046 | For Non-Standard Use | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

MEDICAL ALLIANCE INSURANCE COMPANY
ANNUAL 5TH YEAR CLAIMS-MADE RATES \$1 MILLION / \$3 MILLION

DIVISION OF INSURANCE
 STATE OF ILLINOIS/IDFPR
FILED

SEP 01 2006

Bureau,
 Champaign,
 Coles,
 DeKalb,

SPRINGFIELD, ILLINOIS

| CODE | SPECIALTIES | Cook, Madison, Saint Clair, Will | Jackson, Lake, Vermillion | Kane, McHenry, Winnebago | DuPage, Kankakee, Macon | Effingham, LaSalle, Ogle, Randolph | Grundy, Sangamon | Remainder of Illinois |
|-------|--|---|---------------------------------|--------------------------------|-------------------------------|--|---------------------|--------------------------|
| 80254 | Allergy/Immunology-NMRP | 14,474 | 13,178 | 12,530 | 11,235 | 10,587 | 9,292 | 7,996 |
| 80151 | Anesthesiology | 37,145 | 33,582 | 31,801 | 28,238 | 26,457 | 22,894 | 19,332 |
| 81076 | Bariatrics | 29,048 | 26,295 | 24,920 | 22,167 | 20,789 | 18,036 | 15,283 |
| 80141 | Cardiac Surgery | 118,110 | 106,450 | 100,620 | 88,965 | 83,135 | 71,511 | 59,816 |
| 82042 | Cardiac Surgery-MRP, NMajS | 42,003 | 37,954 | 35,928 | 31,880 | 29,858 | 25,809 | 21,761 |
| 80281 | Cardiovascular Disease MRP | 53,338 | 48,156 | 45,565 | 40,383 | 37,793 | 32,611 | 27,429 |
| 80255 | Cardiovascular Disease NMRP, NS | 30,667 | 27,752 | 26,349 | 23,380 | 21,923 | 19,008 | 16,093 |
| 82058 | Cardiovascular Disease SMRP | 42,003 | 37,954 | 35,928 | 31,880 | 29,858 | 25,809 | 21,761 |
| 85004 | Colon Surgery | 53,338 | 48,156 | 45,565 | 40,383 | 37,793 | 32,611 | 27,429 |
| 80256 | Dermatology SMRP | 19,332 | 17,550 | 16,662 | 14,880 | 13,988 | 12,206 | 10,425 |
| 80237 | Diabetes-NMRP | 29,048 | 26,295 | 24,920 | 22,167 | 20,789 | 18,036 | 15,283 |
| 80157 | Emergency Medicine-MajS | 59,816 | 53,986 | 51,071 | 45,242 | 42,327 | 36,497 | 30,667 |
| 80102 | Emergency Medicine-NMajS, prim | 53,338 | 48,156 | 45,565 | 40,383 | 37,793 | 32,611 | 27,429 |
| 80238 | Endocrinology-NMRP | 19,332 | 17,550 | 16,662 | 14,880 | 13,988 | 12,206 | 10,425 |
| 83009 | Family Practice LMajRP | 59,816 | 53,986 | 51,071 | 45,242 | 42,327 | 36,497 | 30,667 |
| 80273 | Family Practice MRP, NMajS | 45,242 | 40,707 | 38,681 | 34,309 | 32,125 | 27,752 | 23,380 |
| 80239 | Family Practice NMRP, NS | 29,048 | 26,295 | 24,920 | 22,167 | 20,789 | 18,036 | 15,283 |
| 80240 | Forensic Medicine-NMRP | 14,474 | 13,178 | 12,530 | 11,235 | 10,587 | 9,292 | 7,996 |
| 80241 | Gastroenterology MRP | 42,003 | 37,954 | 35,928 | 31,880 | 29,858 | 25,809 | 21,761 |
| 80275 | General Practice MRP, NMajS | 45,242 | 40,707 | 38,681 | 34,309 | 32,125 | 27,752 | 23,380 |
| 80117 | General Practice NMajS, prim | 59,816 | 53,986 | 51,071 | 45,242 | 42,327 | 36,497 | 30,667 |
| 80242 | General Practice NMRP, NS | 29,048 | 26,295 | 24,920 | 22,167 | 20,789 | 18,036 | 15,283 |
| 80143 | General Surgery | 88,965 | 80,220 | 75,848 | 67,103 | 62,731 | 53,986 | 45,242 |
| 82074 | General Surgery-MRP, NMajS | 42,003 | 37,954 | 35,928 | 31,880 | 29,858 | 25,809 | 21,761 |
| 80243 | Geriatrics | 19,332 | 17,550 | 16,662 | 14,880 | 13,988 | 12,206 | 10,425 |
| 80253 | Gynecological Surgery | 59,816 | 53,986 | 51,071 | 45,242 | 42,327 | 36,497 | 30,667 |
| 80277 | Gynecology/Obstetrics-MRP, NMajS | 53,338 | 48,156 | 45,565 | 40,383 | 37,793 | 32,611 | 27,429 |
| 81050 | Gynecology-NMRP, NS | 33,906 | 30,667 | 29,048 | 25,809 | 24,190 | 20,951 | 17,712 |
| 80169 | Hand Surgery | 59,816 | 53,986 | 51,071 | 45,242 | 42,327 | 36,497 | 30,667 |
| 82044 | Hand Surgery-MRP, NMajS | 42,003 | 37,954 | 35,928 | 31,880 | 29,858 | 25,809 | 21,761 |
| 80170 | Head/Neck Surgery | 59,816 | 53,986 | 51,071 | 45,242 | 42,327 | 36,497 | 30,667 |
| 80245 | Hematology | 29,048 | 26,295 | 24,920 | 22,167 | 20,789 | 18,036 | 15,283 |
| 80233 | Industrial Medicine | 29,048 | 26,295 | 24,920 | 22,167 | 20,789 | 18,036 | 15,283 |
| 80246 | Infectious Disease | 30,667 | 27,752 | 26,349 | 23,380 | 21,923 | 19,008 | 16,093 |
| 80284 | Internal Medicine MRP | 42,003 | 37,954 | 35,928 | 31,880 | 29,858 | 25,809 | 21,761 |
| 80257 | Internal Medicine NMRP | 33,906 | 30,667 | 29,048 | 25,809 | 24,190 | 20,951 | 17,712 |
| 83015 | Neonatology | 92,203 | 83,135 | 78,601 | 69,532 | 64,998 | 55,929 | 46,861 |
| 80287 | Nephrology-MRP | 37,145 | 33,582 | 31,801 | 28,238 | 26,457 | 22,894 | 19,332 |
| 80260 | Nephrology-NMRP | 30,667 | 27,752 | 26,349 | 23,380 | 21,923 | 19,008 | 16,093 |
| 80261 | Neurology-NMRP | 42,003 | 37,954 | 35,928 | 31,880 | 29,858 | 25,809 | 21,761 |
| 80152 | Neurosurgery | 205,556 | 185,152 | 174,950 | 154,545 | 144,343 | 123,939 | 103,535 |
| 82045 | Neurosurgery-MRP, NMajS | 48,480 | 43,784 | 41,434 | 36,738 | 34,446 | 29,696 | 24,999 |
| 81045 | Neurosurgery-NMRP, NMajS | 29,048 | 26,295 | 24,920 | 22,167 | 20,789 | 18,036 | 15,283 |
| 80262 | Nuclear Medicine-NMRP | 29,048 | 26,295 | 24,920 | 22,167 | 20,789 | 18,036 | 15,283 |
| 80153 | Obstetrical/Gynecological Surgery | 29,048 | 26,295 | 24,920 | 22,167 | 20,789 | 18,036 | 15,283 |
| 80079 | Occupational Medicine-NMRP | 124,587 | 112,280 | 106,126 | 93,819 | 87,669 | 75,362 | 63,055 |
| 80259 | Oncology | 14,474 | 13,178 | 12,530 | 11,235 | 10,587 | 9,292 | 7,996 |
| 80114 | Ophthalmic Surgery | 29,048 | 26,295 | 24,920 | 22,167 | 20,789 | 18,036 | 15,283 |
| 80263 | Ophthalmology-NS | 29,048 | 26,295 | 24,920 | 22,167 | 20,789 | 18,036 | 15,283 |
| 80154 | Orthopaedic Surgery w/ Spine | 29,048 | 26,295 | 24,920 | 22,167 | 20,789 | 18,036 | 15,283 |
| 86026 | Orthopaedic Surgery w/o Spine | 19,332 | 17,550 | 16,662 | 14,880 | 13,988 | 12,206 | 10,425 |
| 82025 | Orthopaedics-MRP, NMajS | 134,303 | 121,025 | 114,385 | 101,106 | 94,467 | 81,192 | 67,913 |
| 81057 | Orthopaedics-NMRP, NS | 101,916 | 91,879 | 86,859 | 76,819 | 71,799 | 61,759 | 51,719 |
| 86155 | Otorhinolaryngology Other Than Head/Neck | 42,003 | 37,954 | 35,928 | 31,880 | 29,858 | 25,809 | 21,761 |
| 80155 | Otorhinolaryngology; Head/Neck | 29,048 | 26,295 | 24,920 | 22,167 | 20,789 | 18,036 | 15,283 |
| 80159 | Otorhinolaryngology; No Elective Plastic | 29,048 | 26,295 | 24,920 | 22,167 | 20,789 | 18,036 | 15,283 |
| 80291 | Otorhinolaryngology-MRP, NMajS | 92,203 | 83,135 | 78,601 | 69,532 | 64,998 | 55,929 | 46,861 |

MEDICAL ALLIANCE INSURANCE COMPANY
ANNUAL 5TH YEAR CLAIMS-MADE RATES \$1 MILLION / \$3 MILLION

DIVISION OF INSURANCE
 STATE OF ILLINOIS/IDFPR
FILED

SEP 01 2006

SPRINGFIELD, ILLINOIS

| | | Bureau, Champaign, Coles, DeKalb, Effingham, LaSalle, Ogle, Randolph | | | | | | |
|-------|--|--|---------------------------------|--------------------------------|-------------------------------|---------------------|--------------------------|---------|
| | | Cook, Madison, Saint Clair, Will | Jackson, Lake, Vermillion | Kane, McHenry, Winnebago | DuPage, Kankakee, Macon | Grundy, Sangamon | Remainder of Illinois | |
| CODE | SPECIALTIES | | | | | | | |
| 80060 | Otorhinolaryngology-NMRP, NS | 14,474 | 13,178 | 12,530 | 11,235 | 10,587 | 9,292 | 7,996 |
| 80082 | Pathology-NMRP | 19,332 | 17,550 | 16,662 | 14,880 | 13,988 | 12,206 | 10,425 |
| 80293 | Pediatrics-MRP | 42,003 | 37,954 | 35,928 | 31,880 | 29,858 | 25,809 | 21,761 |
| 80267 | Pediatrics-NMRP | 22,570 | 20,465 | 19,414 | 17,309 | 16,255 | 14,150 | 12,045 |
| 80235 | Physical Medicine & Rehab-NMRP | 14,474 | 13,178 | 12,530 | 11,235 | 10,587 | 9,292 | 7,996 |
| 80156 | Plastic Surgery | 92,203 | 83,135 | 78,601 | 69,532 | 64,998 | 55,929 | 46,861 |
| 80249 | Psychiatry | 19,332 | 17,550 | 16,662 | 14,880 | 13,988 | 12,206 | 10,425 |
| 80236 | Public Health & Preventive Med. NMRP | 14,474 | 13,178 | 12,530 | 11,235 | 10,587 | 9,292 | 7,996 |
| 80269 | Pulmonary Diseases | 37,145 | 33,582 | 31,801 | 28,238 | 26,457 | 22,894 | 19,332 |
| 87047 | Radiation Oncology | 29,048 | 26,295 | 24,920 | 22,167 | 20,789 | 18,036 | 15,283 |
| 80253 | Radiology NMRP | 37,145 | 33,582 | 31,801 | 28,238 | 26,457 | 22,894 | 19,332 |
| 83033 | Radiology-MajRP | 53,338 | 48,156 | 45,565 | 40,383 | 37,793 | 32,611 | 27,429 |
| 80280 | Radiology-MRP | 42,003 | 37,954 | 35,928 | 31,880 | 29,858 | 25,809 | 21,761 |
| 80252 | Rheumatology | 19,332 | 17,550 | 16,662 | 14,880 | 13,988 | 12,206 | 10,425 |
| 80144 | Thoracic Surgery | 118,110 | 106,450 | 100,620 | 88,965 | 83,135 | 71,511 | 59,816 |
| 81065 | Thoracic Surgery-NMRP, NS | 29,048 | 26,295 | 24,920 | 22,167 | 20,789 | 18,036 | 15,283 |
| 80145 | Urological Surgery | 48,480 | 43,784 | 41,434 | 36,738 | 34,446 | 29,696 | 24,999 |
| 82040 | Urology-MRP, NMajS | 42,003 | 37,954 | 35,928 | 31,880 | 29,858 | 25,809 | 21,761 |
| 80146 | Vascular Surgery | 118,110 | 106,450 | 100,620 | 88,965 | 83,135 | 71,511 | 59,816 |
| 82050 | Vascular Surgery-MRP, NMajS | 42,003 | 37,954 | 35,928 | 31,880 | 29,858 | 25,809 | 21,761 |
| 80086 | Physician, Clinical Practice Not Insurable | 2,893 | 2,634 | 2,505 | 2,246 | 2,116 | 1,857 | 1,598 |
| 80179 | Retired, Not in Practice | 2,893 | 2,634 | 2,505 | 2,246 | 2,116 | 1,857 | 1,598 |
| 80085 | Physician, No Clinical Practice | 2,893 | 2,634 | 2,505 | 2,246 | 2,116 | 1,857 | 1,598 |
| 81082 | Phys Treating Patients in Free Med Clinic | 43 | 43 | 43 | 43 | 43 | 43 | 43 |
| 85043 | Other, Specialty NOC | 101,916 | 91,879 | 86,859 | 76,819 | 71,799 | 61,759 | 51,719 |
| 8041 | Other, Specialty NOC | 53,338 | 48,156 | 45,565 | 40,383 | 37,793 | 32,611 | 27,429 |
| 8006 | Other, Specialty NOC | 30,667 | 27,752 | 26,349 | 23,380 | 21,923 | 19,008 | 16,093 |
| 88007 | Other, Specialty NOC | 37,145 | 33,582 | 31,801 | 28,238 | 26,457 | 22,894 | 19,332 |
| 88009 | Other, Specialty NOC | 37,145 | 33,582 | 31,801 | 28,238 | 26,457 | 22,894 | 19,332 |
| 88010 | Other, Specialty NOC | 48,480 | 43,784 | 41,434 | 36,738 | 34,446 | 29,696 | 24,999 |
| 88013 | Other, Specialty NOC | 88,965 | 80,220 | 75,848 | 67,103 | 62,731 | 53,986 | 45,242 |
| 88014 | Other, Specialty NOC | 92,203 | 83,135 | 78,601 | 69,532 | 64,998 | 55,929 | 46,861 |
| 88016 | Other, Specialty NOC | 118,110 | 106,450 | 100,620 | 88,965 | 83,135 | 71,511 | 59,816 |
| 88002 | Other, Specialty NOC | 19,332 | 17,550 | 16,662 | 14,880 | 13,988 | 12,206 | 10,425 |
| 88019 | Other, Specialty NOC | 45,242 | 40,707 | 38,681 | 34,309 | 32,125 | 27,752 | 23,380 |
| 88003 | Other, Specialty NOC | 22,570 | 20,465 | 19,414 | 17,309 | 16,255 | 14,150 | 12,045 |
| 80294 | Other, Specialty NOC | 42,003 | 37,954 | 35,928 | 31,880 | 29,858 | 25,809 | 21,761 |
| 80268 | Other, Specialty NOC | 29,048 | 26,295 | 24,920 | 22,167 | 20,789 | 18,036 | 15,283 |
| 80084 | Other, Specialty NOC | 14,474 | 13,178 | 12,530 | 11,235 | 10,587 | 9,292 | 7,996 |
| 84042 | Other, Specialty NOC | 59,816 | 53,986 | 51,071 | 45,242 | 42,327 | 36,497 | 30,667 |
| 86044 | Other, Specialty NOC | 124,587 | 112,280 | 106,126 | 93,819 | 87,669 | 75,362 | 63,055 |
| 87045 | Other, Specialty NOC | 205,556 | 185,152 | 174,950 | 154,545 | 144,343 | 123,939 | 103,535 |
| 88005 | Other, Specialty NOC | 33,906 | 30,667 | 29,048 | 25,809 | 24,190 | 20,951 | 17,712 |
| 88018 | Other, Specialty NOC | 134,303 | 121,025 | 114,385 | 101,106 | 94,467 | 81,192 | 67,913 |
| 88046 | For Non-Standard Use | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

MEDICAL ALLIANCE INSURANCE COMPANY
ANNUAL 6TH YEAR CLAIMS-MADE RATES \$1 MILLION / \$3 MILLION

DIVISION OF INSURANCE
 STATE OF ILLINOIS/IDFPR
FILED

SEP 01 2006

| | | Bureau, Champaign, Coles, DeKalb, Effingham, LaSalle, Ogle, Randolph | | | | | | |
|-------|--|--|---------------------------------|--------------------------------|-------------------------------|---------------------|--------------------------|---------|
| | | Cook, Madison, Saint Clair, Will | Jackson, Lake, Vermillion | Kane, McHenry, Winnebago | DuPage, Kankakee, Macon | Grundy, Sangamon | Remainder of Illinois | |
| CODE | SPECIALTIES | | | | | | | |
| 80254 | Allergy/Immunology-NMRP | 14,854 | 13,525 | 12,860 | 11,530 | 10,866 | 9,536 | 8,207 |
| 80151 | Anesthesiology | 38,122 | 34,466 | 32,638 | 28,981 | 27,153 | 23,497 | 19,840 |
| 81076 | Bariatrics | 29,812 | 26,987 | 25,576 | 22,751 | 21,336 | 18,511 | 15,685 |
| 80141 | Cardiac Surgery | 121,218 | 109,252 | 103,268 | 91,306 | 85,323 | 73,393 | 61,390 |
| 82042 | Cardiac Surgery-MRP, NMajS | 43,108 | 38,953 | 36,874 | 32,719 | 30,643 | 26,488 | 22,333 |
| 80281 | Cardiovascular Disease MRP | 54,742 | 49,424 | 46,765 | 41,446 | 38,787 | 33,469 | 28,150 |
| 80255 | Cardiovascular Disease NMRP, NS | 31,474 | 28,483 | 27,042 | 23,995 | 22,500 | 19,508 | 16,516 |
| 82058 | Cardiovascular Disease SMRP | 43,108 | 38,953 | 36,874 | 32,719 | 30,643 | 26,488 | 22,333 |
| 85004 | Colon Surgery | 54,742 | 49,424 | 46,765 | 41,446 | 38,787 | 33,469 | 28,150 |
| 80256 | Dermatology SMRP | 19,840 | 18,012 | 17,100 | 15,272 | 14,356 | 12,528 | 10,699 |
| 80237 | Diabetes-NMRP | 29,812 | 26,987 | 25,576 | 22,751 | 21,336 | 18,511 | 15,685 |
| 80157 | Emergency Medicine-MajS | 61,390 | 55,407 | 52,415 | 46,432 | 43,441 | 37,457 | 31,474 |
| 80102 | Emergency Medicine-NMajS, prim | 54,742 | 49,424 | 46,765 | 41,446 | 38,787 | 33,469 | 28,150 |
| 80238 | Endocrinology-NMRP | 19,840 | 18,012 | 17,100 | 15,272 | 14,356 | 12,528 | 10,699 |
| 83009 | Family Practice LMajRP | 61,390 | 55,407 | 52,415 | 46,432 | 43,441 | 37,457 | 31,474 |
| 80273 | Family Practice MRP, NMajS | 46,432 | 41,779 | 39,699 | 35,212 | 32,970 | 28,483 | 23,995 |
| 80239 | Family Practice NMRP, NS | 29,812 | 26,987 | 25,576 | 22,751 | 21,336 | 18,511 | 15,685 |
| 80240 | Forensic Medicine-NMRP | 14,854 | 13,525 | 12,860 | 11,530 | 10,866 | 9,536 | 8,207 |
| 80241 | Gastroenterology MRP | 43,108 | 38,953 | 36,874 | 32,719 | 30,643 | 26,488 | 22,333 |
| 80275 | General Practice MRP, NMajS | 46,432 | 41,779 | 39,699 | 35,212 | 32,970 | 28,483 | 23,995 |
| 80117 | General Practice NMajS, prim | 61,390 | 55,407 | 52,415 | 46,432 | 43,441 | 37,457 | 31,474 |
| 80242 | General Practice NMRP, NS | 29,812 | 26,987 | 25,576 | 22,751 | 21,336 | 18,511 | 15,685 |
| 80143 | General Surgery | 91,306 | 82,331 | 77,844 | 68,869 | 64,382 | 55,407 | 46,432 |
| 82074 | General Surgery-MRP, NMajS | 43,108 | 38,953 | 36,874 | 32,719 | 30,643 | 26,488 | 22,333 |
| 80243 | Geriatrics | 19,840 | 18,012 | 17,100 | 15,272 | 14,356 | 12,528 | 10,699 |
| 86053 | Gynecological Surgery | 61,390 | 55,407 | 52,415 | 46,432 | 43,441 | 37,457 | 31,474 |
| 80277 | Gynecology/Obstetrics-MRP,NmajS | 54,742 | 49,424 | 46,765 | 41,446 | 38,787 | 33,469 | 28,150 |
| 81050 | Gynecology-NMRP, NS | 34,798 | 31,474 | 29,812 | 26,488 | 24,826 | 21,502 | 18,178 |
| 80169 | Hand Surgery | 61,390 | 55,407 | 52,415 | 46,432 | 43,441 | 37,457 | 31,474 |
| 82044 | Hand Surgery-MRP,NMajS | 43,108 | 38,953 | 36,874 | 32,719 | 30,643 | 26,488 | 22,333 |
| 80170 | Head/Neck Surgery | 61,390 | 55,407 | 52,415 | 46,432 | 43,441 | 37,457 | 31,474 |
| 80245 | Hematology | 29,812 | 26,987 | 25,576 | 22,751 | 21,336 | 18,511 | 15,685 |
| 80233 | Industrial Medicine | 29,812 | 26,987 | 25,576 | 22,751 | 21,336 | 18,511 | 15,685 |
| 80246 | Infectious Disease | 31,474 | 28,483 | 27,042 | 23,995 | 22,500 | 19,508 | 16,516 |
| 80284 | Internal Medicine MRP | 43,108 | 38,953 | 36,874 | 32,719 | 30,643 | 26,488 | 22,333 |
| 80257 | Internal Medicine NMRP | 34,798 | 31,474 | 29,812 | 26,488 | 24,826 | 21,502 | 18,178 |
| 83015 | Neonatology | 94,630 | 85,323 | 80,669 | 71,362 | 66,708 | 57,401 | 48,094 |
| 80287 | Nephrology-MRP | 38,122 | 34,466 | 32,638 | 28,981 | 27,153 | 23,497 | 19,840 |
| 80260 | Nephrology-NMRP | 31,474 | 28,483 | 27,042 | 23,995 | 22,500 | 19,508 | 16,516 |
| 80261 | Neurology-NMRP | 43,108 | 38,953 | 36,874 | 32,719 | 30,643 | 26,488 | 22,333 |
| 80152 | Neurosurgery | 210,965 | 190,024 | 179,553 | 158,612 | 148,142 | 127,201 | 106,260 |
| 82045 | Neurosurgery-MRP,NMajS | 49,756 | 44,936 | 42,525 | 37,705 | 35,352 | 30,477 | 25,657 |
| 81045 | Neurosurgery-NMRP,NMajS | 29,812 | 26,987 | 25,576 | 22,751 | 21,336 | 18,511 | 15,685 |
| 80262 | Nuclear Medicine-NMRP | 29,812 | 26,987 | 25,576 | 22,751 | 21,336 | 18,511 | 15,685 |
| 80153 | Obstetrical/Gynecological Surgery | 127,866 | 115,235 | 108,919 | 96,288 | 89,976 | 77,345 | 64,714 |
| 80079 | Occupational Medicine-NMRP | 14,854 | 13,525 | 12,860 | 11,530 | 10,866 | 9,536 | 8,207 |
| 80259 | Oncology | 29,812 | 26,987 | 25,576 | 22,751 | 21,336 | 18,511 | 15,685 |
| 80114 | Ophthalmic Surgery | 29,812 | 26,987 | 25,576 | 22,751 | 21,336 | 18,511 | 15,685 |
| 80263 | Ophthalmology-NS | 19,840 | 18,012 | 17,100 | 15,272 | 14,356 | 12,528 | 10,699 |
| 80154 | Orthopaedic Surgery w/ Spine | 137,838 | 124,209 | 117,395 | 103,767 | 96,953 | 83,328 | 69,700 |
| 86026 | Orthopaedic Surgery w/o Spine | 104,598 | 94,297 | 89,145 | 78,841 | 73,689 | 63,384 | 53,080 |
| 82025 | Orthopaedics-MRP, NMajS | 43,108 | 38,953 | 36,874 | 32,719 | 30,643 | 26,488 | 22,333 |
| 81057 | Orthopaedics-NMRP, NS | 29,812 | 26,987 | 25,576 | 22,751 | 21,336 | 18,511 | 15,685 |
| 86155 | Otorhinolaryngology Other Than Head/Neck | 94,630 | 85,323 | 80,669 | 71,362 | 66,708 | 57,401 | 48,094 |
| 80155 | Otorhinolaryngology; Head/Neck | 61,390 | 55,407 | 52,415 | 46,432 | 43,441 | 37,457 | 31,474 |
| 80159 | Otorhinolaryngology; No Elective Plastic | 54,742 | 49,424 | 46,765 | 41,446 | 38,787 | 33,469 | 28,150 |
| 80291 | Otorhinolaryngology-MRP,NMajS | 43,108 | 38,953 | 36,874 | 32,719 | 30,643 | 26,488 | 22,333 |

MEDICAL ALLIANCE INSURANCE COMPANY
ANNUAL 6TH YEAR CLAIMS-MADE RATES \$1 MILLION / \$3 MILLION

DIVISION OF INSURANCE
 STATE OF ILLINOIS/IDFPR
FILED

SEP 01 2006

Bureau,
 Champaign,
 Coles,
 DeKalb,
 Effingham,
 LaSalle, Ogle,
 Randolph
SPRINGFIELD, ILLINOIS

| CODE | SPECIALTIES | Cook, Madison, Saint Clair, Will | Jackson, Lake, Vermillion | Kane, McHenry, Winnebago | DuPage, Kankakee, Macon | Effingham, LaSalle, Ogle, Randolph | Grundy, Sangamon | Remainder of Illinois |
|-------|--|---|---------------------------------|--------------------------------|-------------------------------|--|---------------------|--------------------------|
| 80060 | Otorhinolaryngology-NMRP,NS | 14,854 | 13,525 | 12,860 | 11,530 | 10,866 | 9,536 | 8,207 |
| 80082 | Pathology-NMRP | 19,840 | 18,012 | 17,100 | 15,272 | 14,356 | 12,528 | 10,699 |
| 80293 | Pediatrics-MRP | 43,108 | 38,953 | 36,874 | 32,719 | 30,643 | 26,488 | 22,333 |
| 80267 | Pediatrics-NMRP | 23,164 | 21,004 | 19,925 | 17,765 | 16,683 | 14,522 | 12,361 |
| 80235 | Physical Medicine & Rehab-NMRP | 14,854 | 13,525 | 12,860 | 11,530 | 10,866 | 9,536 | 8,207 |
| 80156 | Plastic Surgery | 94,630 | 85,323 | 80,669 | 71,362 | 66,708 | 57,401 | 48,094 |
| 80249 | Psychiatry | 19,840 | 18,012 | 17,100 | 15,272 | 14,356 | 12,528 | 10,699 |
| 80236 | Public Health & Preventive Med. NMRP | 14,854 | 13,525 | 12,860 | 11,530 | 10,866 | 9,536 | 8,207 |
| 80269 | Pulmonary Diseases | 38,122 | 34,466 | 32,638 | 28,981 | 27,153 | 23,497 | 19,840 |
| 87047 | Radiation Oncology | 29,812 | 26,987 | 25,576 | 22,751 | 21,336 | 18,511 | 15,685 |
| 80253 | Radiology NMRP | 38,122 | 34,466 | 32,638 | 28,981 | 27,153 | 23,497 | 19,840 |
| 83033 | Radiology-MajRP | 54,742 | 49,424 | 46,765 | 41,446 | 38,787 | 33,469 | 28,150 |
| 80280 | Radiology-MRP | 43,108 | 38,953 | 36,874 | 32,719 | 30,643 | 26,488 | 22,333 |
| 80252 | Rheumatology | 19,840 | 18,012 | 17,100 | 15,272 | 14,356 | 12,528 | 10,699 |
| 80144 | Thoracic Surgery | 121,218 | 109,252 | 103,268 | 91,306 | 85,323 | 73,393 | 61,390 |
| 81065 | Thoracic Surgery-NMRP, NS | 29,812 | 26,987 | 25,576 | 22,751 | 21,336 | 18,511 | 15,685 |
| 80145 | Urological Surgery | 49,756 | 44,936 | 42,525 | 37,705 | 35,352 | 30,477 | 25,657 |
| 82040 | Urology-MRP, NMajS | 43,108 | 38,953 | 36,874 | 32,719 | 30,643 | 26,488 | 22,333 |
| 80146 | Vascular Surgery | 121,218 | 109,252 | 103,268 | 91,306 | 85,323 | 73,393 | 61,390 |
| 82050 | Vascular Surgery-MRP, NMajS | 43,108 | 38,953 | 36,874 | 32,719 | 30,643 | 26,488 | 22,333 |
| 80086 | Physician, Clinical Practice Not Insurable | 2,969 | 2,704 | 2,571 | 2,305 | 2,172 | 1,906 | 1,640 |
| 80179 | Retired, Not in Practice | 2,969 | 2,704 | 2,571 | 2,305 | 2,172 | 1,906 | 1,640 |
| 80085 | Physician, No Clinical Practice | 2,969 | 2,704 | 2,571 | 2,305 | 2,172 | 1,906 | 1,640 |
| 81082 | Phys Treating Patients in Free Med Clinic | 44 | 44 | 44 | 44 | 44 | 44 | 44 |
| 85043 | Other, Specialty NOC | 104,598 | 94,297 | 89,145 | 78,841 | 73,689 | 63,384 | 53,080 |
| 8041 | Other, Specialty NOC | 54,742 | 49,424 | 46,765 | 41,446 | 38,787 | 33,469 | 28,150 |
| 8006 | Other, Specialty NOC | 31,474 | 28,483 | 27,042 | 23,995 | 22,500 | 19,508 | 16,516 |
| 88007 | Other, Specialty NOC | 38,122 | 34,466 | 32,638 | 28,981 | 27,153 | 23,497 | 19,840 |
| 88009 | Other, Specialty NOC | 38,122 | 34,466 | 32,638 | 28,981 | 27,153 | 23,497 | 19,840 |
| 88010 | Other, Specialty NOC | 49,756 | 44,936 | 42,525 | 37,705 | 35,352 | 30,477 | 25,657 |
| 88013 | Other, Specialty NOC | 91,306 | 82,331 | 77,844 | 68,869 | 64,382 | 55,407 | 46,432 |
| 88014 | Other, Specialty NOC | 94,630 | 85,323 | 80,669 | 71,362 | 66,708 | 57,401 | 48,094 |
| 88016 | Other, Specialty NOC | 121,218 | 109,252 | 103,268 | 91,306 | 85,323 | 73,393 | 61,390 |
| 88002 | Other, Specialty NOC | 19,840 | 18,012 | 17,100 | 15,272 | 14,356 | 12,528 | 10,699 |
| 88019 | Other, Specialty NOC | 46,432 | 41,779 | 39,699 | 35,212 | 32,970 | 28,483 | 23,995 |
| 88003 | Other, Specialty NOC | 23,164 | 21,004 | 19,925 | 17,765 | 16,683 | 14,522 | 12,361 |
| 80294 | Other, Specialty NOC | 43,108 | 38,953 | 36,874 | 32,719 | 30,643 | 26,488 | 22,333 |
| 80268 | Other, Specialty NOC | 29,812 | 26,987 | 25,576 | 22,751 | 21,336 | 18,511 | 15,685 |
| 80084 | Other, Specialty NOC | 14,854 | 13,525 | 12,860 | 11,530 | 10,866 | 9,536 | 8,207 |
| 84042 | Other, Specialty NOC | 61,390 | 55,407 | 52,415 | 46,432 | 43,441 | 37,457 | 31,474 |
| 86044 | Other, Specialty NOC | 127,866 | 115,235 | 108,919 | 96,288 | 89,976 | 77,345 | 64,714 |
| 87045 | Other, Specialty NOC | 210,965 | 190,024 | 179,553 | 158,612 | 148,142 | 127,201 | 106,260 |
| 88005 | Other, Specialty NOC | 34,798 | 31,474 | 29,812 | 26,488 | 24,826 | 21,502 | 18,178 |
| 88018 | Other, Specialty NOC | 137,838 | 124,209 | 117,395 | 103,767 | 96,953 | 83,328 | 69,700 |
| 88046 | For Non-Standard Use | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

MEDICAL ALLIANCE INSURANCE COMPANY
ANNUAL MATURE CLAIMS-MADE RATES \$1 MILLION / \$3 MILLION

DIVISION OF INSURANCE
 STATE OF ILLINOIS/IDFPR
FILED

SEP 01 2006

SPRINGFIELD, ILLINOIS

| | | Cook, Madison, Saint Clair, Will | Jackson, Lake, Vermillion | Kane, McHenry, Winnebago | DuPage, Kankakee, Macon | Bureau, Champaign, Coles, DeKalb, Effingham, LaSalle, Ogle, Randolph | Grundy, Sangamon | Remainder of Illinois |
|-------|--|---|---------------------------------|--------------------------------|-------------------------------|--|---------------------|--------------------------|
| CODE | SPECIALTIES | | | | | | | |
| 80254 | Allergy/Immunology-NMRP | 15,235 | 13,872 | 13,190 | 11,826 | 11,144 | 9,781 | 8,417 |
| 80151 | Anesthesiology | 39,100 | 35,350 | 33,475 | 29,724 | 27,849 | 24,099 | 20,349 |
| 81076 | Bariatrics | 30,577 | 27,679 | 26,232 | 23,334 | 21,883 | 18,985 | 16,088 |
| 80141 | Cardiac Surgery | 124,326 | 112,053 | 105,916 | 93,647 | 87,510 | 75,275 | 62,964 |
| 82042 | Cardiac Surgery-MRP, NMajS | 44,214 | 39,952 | 37,819 | 33,558 | 31,429 | 27,168 | 22,906 |
| 80281 | Cardiovascular Disease MRP | 56,146 | 50,691 | 47,964 | 42,509 | 39,782 | 34,327 | 28,872 |
| 80255 | Cardiovascular Disease NMRP, NS | 32,281 | 29,213 | 27,736 | 24,611 | 23,077 | 20,008 | 16,940 |
| 82058 | Cardiovascular Disease SMRP | 44,214 | 39,952 | 37,819 | 33,558 | 31,429 | 27,168 | 22,906 |
| 85004 | Colon Surgery | 56,146 | 50,691 | 47,964 | 42,509 | 39,782 | 34,327 | 28,872 |
| 80256 | Dermatology SMRP | 20,349 | 18,474 | 17,538 | 15,663 | 14,724 | 12,849 | 10,974 |
| 80237 | Diabetes-NMRP | 30,577 | 27,679 | 26,232 | 23,334 | 21,883 | 18,985 | 16,088 |
| 80157 | Emergency Medicine-MajS | 62,964 | 56,828 | 53,759 | 47,623 | 44,554 | 38,418 | 32,281 |
| 80102 | Emergency Medicine-NMajS, prim | 56,146 | 50,691 | 47,964 | 42,509 | 39,782 | 34,327 | 28,872 |
| 80238 | Endocrinology-NMRP | 20,349 | 18,474 | 17,538 | 15,663 | 14,724 | 12,849 | 10,974 |
| 83009 | Family Practice LMajRP | 62,964 | 56,828 | 53,759 | 47,623 | 44,554 | 38,418 | 32,281 |
| 80273 | Family Practice MRP, NMajS | 47,623 | 42,850 | 40,717 | 36,115 | 33,815 | 29,213 | 24,611 |
| 80239 | Family Practice NMRP, NS | 30,577 | 27,679 | 26,232 | 23,334 | 21,883 | 18,985 | 16,088 |
| 80240 | Forensic Medicine-NMRP | 15,235 | 13,872 | 13,190 | 11,826 | 11,144 | 9,781 | 8,417 |
| 80241 | Gastroenterology MRP | 44,214 | 39,952 | 37,819 | 33,558 | 31,429 | 27,168 | 22,906 |
| 80275 | General Practice MRP, NMajS | 47,623 | 42,850 | 40,717 | 36,115 | 33,815 | 29,213 | 24,611 |
| 80117 | General Practice NMajS, prim | 62,964 | 56,828 | 53,759 | 47,623 | 44,554 | 38,418 | 32,281 |
| 80242 | General Practice NMRP, NS | 30,577 | 27,679 | 26,232 | 23,334 | 21,883 | 18,985 | 16,088 |
| 80143 | General Surgery | 93,647 | 84,442 | 79,840 | 70,635 | 66,032 | 56,828 | 47,623 |
| 82074 | General Surgery-MRP, NMajS | 44,214 | 39,952 | 37,819 | 33,558 | 31,429 | 27,168 | 22,906 |
| 80243 | Geriatrics | 20,349 | 18,474 | 17,538 | 15,663 | 14,724 | 12,849 | 10,974 |
| 80553 | Gynecological Surgery | 62,964 | 56,828 | 53,759 | 47,623 | 44,554 | 38,418 | 32,281 |
| 80277 | Gynecology/Obstetrics-MRP, NMajS | 56,146 | 50,691 | 47,964 | 42,509 | 39,782 | 34,327 | 28,872 |
| 81050 | Gynecology-NMRP, NS | 35,691 | 32,281 | 30,577 | 27,168 | 25,463 | 22,054 | 18,645 |
| 80169 | Hand Surgery | 62,964 | 56,828 | 53,759 | 47,623 | 44,554 | 38,418 | 32,281 |
| 82044 | Hand Surgery-MRP, NMajS | 44,214 | 39,952 | 37,819 | 33,558 | 31,429 | 27,168 | 22,906 |
| 80170 | Head/Neck Surgery | 62,964 | 56,828 | 53,759 | 47,623 | 44,554 | 38,418 | 32,281 |
| 80245 | Hematology | 30,577 | 27,679 | 26,232 | 23,334 | 21,883 | 18,985 | 16,088 |
| 80233 | Industrial Medicine | 30,577 | 27,679 | 26,232 | 23,334 | 21,883 | 18,985 | 16,088 |
| 80246 | Infectious Disease | 32,281 | 29,213 | 27,736 | 24,611 | 23,077 | 20,008 | 16,940 |
| 80284 | Internal Medicine MRP | 44,214 | 39,952 | 37,819 | 33,558 | 31,429 | 27,168 | 22,906 |
| 80257 | Internal Medicine NMRP | 35,691 | 32,281 | 30,577 | 27,168 | 25,463 | 22,054 | 18,645 |
| 83015 | Neonatology | 97,056 | 87,510 | 82,738 | 73,192 | 68,419 | 58,873 | 49,327 |
| 80287 | Nephrology-MRP | 39,100 | 35,350 | 33,475 | 29,724 | 27,849 | 24,099 | 20,349 |
| 80260 | Nephrology-NMRP | 32,281 | 29,213 | 27,736 | 24,611 | 23,077 | 20,008 | 16,940 |
| 80261 | Neurology-NMRP | 44,214 | 39,952 | 37,819 | 33,558 | 31,429 | 27,168 | 22,906 |
| 80152 | Neurosurgery | 216,374 | 194,896 | 184,157 | 162,679 | 151,940 | 130,463 | 108,985 |
| 82045 | Neurosurgery-MRP, NMajS | 51,032 | 46,089 | 43,615 | 38,672 | 36,259 | 31,259 | 26,315 |
| 81045 | Neurosurgery-NMRP, NMajS | 30,577 | 27,679 | 26,232 | 23,334 | 21,883 | 18,985 | 16,088 |
| 80262 | Nuclear Medicine-NMRP | 30,577 | 27,679 | 26,232 | 23,334 | 21,883 | 18,985 | 16,088 |
| 80153 | Obstetrical/Gynecological Surgery | 131,144 | 118,189 | 111,712 | 98,757 | 92,283 | 79,328 | 66,373 |
| 80079 | Occupational Medicine-NMRP | 15,235 | 13,872 | 13,190 | 11,826 | 11,144 | 9,781 | 8,417 |
| 80259 | Oncology | 30,577 | 27,679 | 26,232 | 23,334 | 21,883 | 18,985 | 16,088 |
| 80114 | Ophthalmic Surgery | 30,577 | 27,679 | 26,232 | 23,334 | 21,883 | 18,985 | 16,088 |
| 80263 | Ophthalmology-NS | 20,349 | 18,474 | 17,538 | 15,663 | 14,724 | 12,849 | 10,974 |
| 80154 | Orthopaedic Surgery w/ Spine | 141,372 | 127,394 | 120,405 | 106,428 | 99,439 | 85,465 | 71,487 |
| 86026 | Orthopaedic Surgery w/o Spine | 107,280 | 96,715 | 91,431 | 80,862 | 75,578 | 65,010 | 54,441 |
| 82025 | Orthopaedics-MRP, NMajS | 44,214 | 39,952 | 37,819 | 33,558 | 31,429 | 27,168 | 22,906 |
| 81057 | Orthopaedics-NMRP, NS | 30,577 | 27,679 | 26,232 | 23,334 | 21,883 | 18,985 | 16,088 |
| 86155 | Otorhinolaryngology Other Than Head/Neck | 97,056 | 87,510 | 82,738 | 73,192 | 68,419 | 58,873 | 49,327 |
| 80155 | Otorhinolaryngology; Head/Neck | 62,964 | 56,828 | 53,759 | 47,623 | 44,554 | 38,418 | 32,281 |
| 80159 | Otorhinolaryngology; No Elective Plastic | 56,146 | 50,691 | 47,964 | 42,509 | 39,782 | 34,327 | 28,872 |
| 80291 | Otorhinolaryngology-MRP, NMajS | 44,214 | 39,952 | 37,819 | 33,558 | 31,429 | 27,168 | 22,906 |

MEDICAL ALLIANCE INSURANCE COMPANY
ANNUAL MATURE CLAIMS-MADE RATES \$1 MILLION / \$3 MILLION

DIVISION OF INSURANCE
 STATE OF ILLINOIS/IDFPR
FILED

SEP 01 2006

Bureau,
 Champaign,
 Coles,
 DeKalb,

SPRINGFIELD, ILLINOIS

| CODE | SPECIALTIES | Cook, Madison, Saint Clair, Will | Jackson, Lake, Vermillion | Kane, McHenry, Winnebago | DuPage, Kankakee, Macon | Effingham, LaSalle, Ogle, Randolph | Grundy, Sangamon | Remainder of Illinois |
|-------|--|---|---------------------------------|--------------------------------|-------------------------------|--|---------------------|--------------------------|
| 80060 | Otorhinolaryngology-NMRP, NS | 15,235 | 13,872 | 13,190 | 11,826 | 11,144 | 9,781 | 8,417 |
| 80082 | Pathology-NMRP | 20,349 | 18,474 | 17,538 | 15,663 | 14,724 | 12,849 | 10,974 |
| 80293 | Pediatrics-MRP | 44,214 | 39,952 | 37,819 | 33,558 | 31,429 | 27,168 | 22,906 |
| 80267 | Pediatrics-NMRP | 23,758 | 21,542 | 20,436 | 18,220 | 17,110 | 14,894 | 12,678 |
| 80235 | Physical Medicine & Rehab-NMRP | 15,235 | 13,872 | 13,190 | 11,826 | 11,144 | 9,781 | 8,417 |
| 80156 | Plastic Surgery | 97,056 | 87,510 | 82,738 | 73,192 | 68,419 | 58,873 | 49,327 |
| 80249 | Psychiatry | 20,349 | 18,474 | 17,538 | 15,663 | 14,724 | 12,849 | 10,974 |
| 80236 | Public Health & Preventive Med. NMRP | 15,235 | 13,872 | 13,190 | 11,826 | 11,144 | 9,781 | 8,417 |
| 80269 | Pulmonary Diseases | 39,100 | 35,350 | 33,475 | 29,724 | 27,849 | 24,099 | 20,349 |
| 87047 | Radiation Oncology | 30,577 | 27,679 | 26,232 | 23,334 | 21,883 | 18,985 | 16,088 |
| 80253 | Radiology NMRP | 39,100 | 35,350 | 33,475 | 29,724 | 27,849 | 24,099 | 20,349 |
| 83033 | Radiology-MajRP | 56,146 | 50,691 | 47,964 | 42,509 | 39,782 | 34,327 | 28,872 |
| 80280 | Radiology-MRP | 44,214 | 39,952 | 37,819 | 33,558 | 31,429 | 27,168 | 22,906 |
| 80252 | Rheumatology | 20,349 | 18,474 | 17,538 | 15,663 | 14,724 | 12,849 | 10,974 |
| 80144 | Thoracic Surgery | 124,326 | 112,053 | 105,916 | 93,647 | 87,510 | 75,275 | 62,964 |
| 81065 | Thoracic Surgery-NMRP, NS | 30,577 | 27,679 | 26,232 | 23,334 | 21,883 | 18,985 | 16,088 |
| 80145 | Urological Surgery | 51,032 | 46,089 | 43,615 | 38,672 | 36,259 | 31,259 | 26,315 |
| 82040 | Urology-MRP, NMajS | 44,214 | 39,952 | 37,819 | 33,558 | 31,429 | 27,168 | 22,906 |
| 80146 | Vascular Surgery | 124,326 | 112,053 | 105,916 | 93,647 | 87,510 | 75,275 | 62,964 |
| 82050 | Vascular Surgery-MRP, NMajS | 44,214 | 39,952 | 37,819 | 33,558 | 31,429 | 27,168 | 22,906 |
| 80086 | Physician, Clinical Practice Not Insurable | 3,046 | 2,773 | 2,636 | 2,364 | 2,227 | 1,955 | 1,682 |
| 80179 | Retired, Not in Practice | 3,046 | 2,773 | 2,636 | 2,364 | 2,227 | 1,955 | 1,682 |
| 80085 | Physician, No Clinical Practice | 3,046 | 2,773 | 2,636 | 2,364 | 2,227 | 1,955 | 1,682 |
| 81082 | Phys Treating Patients in Free Med Clinic | 45 | 45 | 45 | 45 | 45 | 45 | 45 |
| 85043 | Other, Specialty NOC | 107,280 | 96,715 | 91,431 | 80,862 | 75,578 | 65,010 | 54,441 |
| 3041 | Other, Specialty NOC | 56,146 | 50,691 | 47,964 | 42,509 | 39,782 | 34,327 | 28,872 |
| 3006 | Other, Specialty NOC | 32,281 | 29,213 | 27,736 | 24,611 | 23,077 | 20,008 | 16,940 |
| 88007 | Other, Specialty NOC | 39,100 | 35,350 | 33,475 | 29,724 | 27,849 | 24,099 | 20,349 |
| 88009 | Other, Specialty NOC | 39,100 | 35,350 | 33,475 | 29,724 | 27,849 | 24,099 | 20,349 |
| 88010 | Other, Specialty NOC | 51,032 | 46,089 | 43,615 | 38,672 | 36,259 | 31,259 | 26,315 |
| 88013 | Other, Specialty NOC | 93,647 | 84,442 | 79,840 | 70,635 | 66,032 | 56,828 | 47,623 |
| 88014 | Other, Specialty NOC | 97,056 | 87,510 | 82,738 | 73,192 | 68,419 | 58,873 | 49,327 |
| 88016 | Other, Specialty NOC | 124,326 | 112,053 | 105,916 | 93,647 | 87,510 | 75,275 | 62,964 |
| 88002 | Other, Specialty NOC | 20,349 | 18,474 | 17,538 | 15,663 | 14,724 | 12,849 | 10,974 |
| 88019 | Other, Specialty NOC | 47,623 | 42,850 | 40,717 | 36,115 | 33,815 | 29,213 | 24,611 |
| 88003 | Other, Specialty NOC | 23,758 | 21,542 | 20,436 | 18,220 | 17,110 | 14,894 | 12,678 |
| 80294 | Other, Specialty NOC | 44,214 | 39,952 | 37,819 | 33,558 | 31,429 | 27,168 | 22,906 |
| 80268 | Other, Specialty NOC | 30,577 | 27,679 | 26,232 | 23,334 | 21,883 | 18,985 | 16,088 |
| 80084 | Other, Specialty NOC | 15,235 | 13,872 | 13,190 | 11,826 | 11,144 | 9,781 | 8,417 |
| 84042 | Other, Specialty NOC | 62,964 | 56,828 | 53,759 | 47,623 | 44,554 | 38,418 | 32,281 |
| 86044 | Other, Specialty NOC | 131,144 | 118,189 | 111,712 | 98,757 | 92,283 | 79,328 | 66,373 |
| 87045 | Other, Specialty NOC | 216,374 | 194,896 | 184,157 | 162,679 | 151,940 | 130,463 | 108,985 |
| 88005 | Other, Specialty NOC | 35,691 | 32,281 | 30,577 | 27,168 | 25,463 | 22,054 | 18,645 |
| 88018 | Other, Specialty NOC | 141,372 | 127,394 | 120,405 | 106,428 | 99,439 | 85,465 | 71,487 |
| 88046 | For Non-Standard Use | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

II. PARAMEDICAL EMPLOYEE RATES

MATURE CLAIMS-MADE RATES TERRITORY I

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| Description | \$1,000,000/\$3,000,000 | |
|--|--|--|
| | Additional Named Insured (Separate Limits) | Additional Insured (Shared Limits) |
| Health Sciences – Physicist or Biologist | 1,610 | 805 |
| Health Sciences – All Others | a | a |
| Chiropractor | 4,858 | 2,429 |
| Chiropractor Assistant | 599 | 300 |
| Chiropractor – All Others | a | a |
| Lab Services – Supervisor/Director | 653 | 326 |
| Medical Technician | 365 | 183 |
| X-ray Technician | 359 | 180 |
| EEG/EKG/Ultrasound Technician | 365 | 183 |
| Lab Services – All Others | a | a |
| Dietician/Nutritionist | 408 | 204 |
| Nutritional Services – All Others | a | a |
| Nurse Midwife | 13,904 | 6,952 |
| Midwife Assistant | 10,428 | 5,214 |
| Midwifery – All Others | 4,173 | 2,086 |
| Nurse | 227 | 114 |
| Aide/Homemaker | 132 | 66 |
| Nurse Services – All Others | a | a |
| Occupational Therapist | 1,144 | 572 |
| Occupational Therapy – Assistant | 418 | 209 |
| Occupational Therapy – All Others | a | a |
| Optician | 365 | 183 |
| Optician – All Others | a | a |
| Optometrist | 1,177 | 588 |
| Optometry – Assistant/Technician | 388 | 194 |
| Optometrist – All Others | a | a |
| Orthotist/Prosthetist – Fitting Only | 2,651 | 1,326 |
| Orthotist/Prosthetist – All Others | a | a |
| Pharmacist | 472 | 236 |
| Pharmacy Assistant | 243 | 121 |
| Pharmacy – All Others | a | a |
| Physical Therapist, Owner, partner, officer | 1,121 | 560 |
| Physical Therapy – Assistant/Aide/Technician | 439 | 219 |
| Physical Therapist – Employed | 647 | 323 |
| Physical Therapist, Owner, partner, officer (APTA – PPS) | 1,121 | 560 |
| PPS) | 439 | 219 |
| Physical Therapist – Employed (APTA – PPS) | 647 | 323 |
| Physical Therapy – All Others | a | a |
| Nurse Practitioner | 2,098 | 1,049 |
| Physicians/Surgeons/Anesthesiology Assistant | 2,098 | 1,049 |
| Perfusionist | 5,310 | 2,655 |
| Physician Extender – All Others | a | a |
| Podiatrist | a | a |
| Podiatric Assistant | a | a |
| Podiatric Medicine – All Others | a | a |
| Psychologist | 1,352 | 676 |
| Psychology – All Others | a | a |
| Respiratory Therapist | 1,262 | 631 |
| Respiratory Therapy – Assistant/Aide/Technician | 303 | 151 |
| Respiratory – All Others | a | a |
| Social Worker | 486 | 243 |
| Social Worker – All Others | a | a |
| Paramedic/EMT | 597 | 299 |
| Medical Office Assistant | 132 | 66 |
| Operating Room Technician | 379 | 189 |
| Health Services – All Others | a | a |
| Dental Hygienist | 216 | 108 |
| Certified Registered Nurse Anesthetist | 6,827 | 3,414 |
| Student Nurse Anesthetist | 2,390 | 1,195 |

**MATURE CLAIMS-MADE RATE
REST OF STATE**

| Description | \$1,000,000/\$3,000,000 | |
|--|--|--|
| | Additional Named Insured (Separate Limits) | Additional Insured (Shared Limits) |
| Health Sciences – Physicist or Biologist | 1,451 | 725 |
| Health Sciences – All Others | a | a |
| Chiropractor | 4,378 | 2,189 |
| Chiropractor Assistant | 540 | 270 |
| Chiropractor – All Others | a | a |
| Lab Services – Supervisor/Director | 588 | 294 |
| Medical Technician | 329 | 165 |
| X-ray Technician | 324 | 162 |
| EEG/EKG/Ultrasound Technician | 329 | 165 |
| Lab Services – All Others | a | a |
| Dietician/Nutritionist | 368 | 184 |
| Nutritional Services – All Others | a | a |
| Nurse Midwife | 12,528 | 6,264 |
| Midwife Assistant | 9,396 | 4,698 |
| Midwifery – All Others | 3,760 | 1,880 |
| Nurse | 205 | 102 |
| Aide/Homemaker | 119 | 60 |
| Nurse Services – All Others | a | a |
| Occupational Therapist | 1,031 | 515 |
| Occupational Therapy – Assistant | 376 | 188 |
| Occupational Therapy – All Others | a | a |
| Optician | 329 | 165 |
| Optician – All Others | a | a |
| Optometrist | 1,061 | 530 |
| Optometry – Assistant/Technician | 350 | 175 |
| Optometrist – All Others | a | a |
| Orthotist/Prosthetist – Fitting Only | 2,389 | 1,194 |
| Orthotist/Prosthetist – All Others | a | a |
| Pharmacist | 425 | 213 |
| Pharmacy Assistant | 219 | 109 |
| Pharmacy – All Others | a | a |
| Physical Therapist, Owner, partner, officer | 1,010 | 505 |
| Physical Therapy – Assistant/Aide/Technician | 396 | 198 |
| Physical Therapist – Employed | 583 | 291 |
| Physical Therapist, Owner, partner, officer (APTA – PPS) | 1,010 | 505 |
| PPS) | 396 | 198 |
| Physical Therapist – Employed (APTA – PPS) | 583 | 291 |
| Physical Therapy – All Others | a | a |
| Nurse Practitioner | 1,890 | 945 |
| Physicians/Surgeons/Anesthesiology Assistant | 1,890 | 945 |
| Perfusionist | 4,785 | 2,392 |
| Physician Extender – All Others | a | a |
| Podiatrist | a | a |
| Podiatric Assistant | a | a |
| Podiatric Medicine – All Others | a | a |
| Psychologist | 1,218 | 609 |
| Psychology – All Others | a | a |
| Respiratory Therapist | 1,138 | 569 |
| Respiratory Therapy – Assistant/Aide/Technician | 273 | 137 |
| Respiratory – All Others | a | a |
| Social Worker | 438 | 219 |
| Social Worker – All Others | a | a |
| Paramedic/EMT | 538 | 269 |
| Medical Office Assistant | 119 | 60 |
| Operating Room Technician | 341 | 171 |
| Health Services – All Others | a | a |
| Dental Hygienist | 194 | 97 |
| Certified Registered Nurse Anesthetist | 6,152 | 3,076 |
| Student Nurse Anesthetist | 2,153 | 1,077 |

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III. PER VISIT RATES

Emergency Physicians Claims-Made Rates

| Territory | 1st Year | 2nd Year | 3rd Year | 4th Year | 5th Year | 6th Year | 7th Year |
|-----------|----------|----------|----------|----------|----------|----------|----------|
| I | 3.34 | 6.68 | 10.41 | 12.35 | 12.68 | 13.02 | 13.35 |
| II | 3.00 | 6.01 | 9.37 | 11.11 | 11.41 | 11.72 | 12.02 |
| III | 2.84 | 5.67 | 8.85 | 10.50 | 10.78 | 11.06 | 11.35 |
| IV | 2.50 | 5.01 | 7.81 | 9.26 | 9.51 | 9.76 | 10.01 |
| V | 2.34 | 4.67 | 7.29 | 8.64 | 8.88 | 9.11 | 9.35 |
| VI | 2.00 | 4.01 | 6.25 | 7.41 | 7.61 | 7.81 | 8.01 |
| VII | 1.67 | 3.34 | 5.21 | 6.17 | 6.34 | 6.51 | 6.68 |

Urgent Care Physicians Claims-Made Rates

| Territory | 1st Year | 2nd Year | 3rd Year | 4th Year | 5th Year | 6th Year | 7th Year |
|-----------|----------|----------|----------|----------|----------|----------|----------|
| I | 1.92 | 3.84 | 5.99 | 7.11 | 7.30 | 7.49 | 7.68 |
| II | 1.73 | 3.46 | 5.39 | 6.40 | 6.57 | 6.74 | 6.92 |
| III | 1.63 | 3.27 | 5.09 | 6.04 | 6.21 | 6.37 | 6.53 |
| IV | 1.44 | 2.88 | 4.50 | 5.33 | 5.48 | 5.62 | 5.76 |
| V | 1.34 | 2.69 | 4.20 | 4.98 | 5.11 | 5.24 | 5.38 |
| VI | 1.15 | 2.31 | 3.60 | 4.26 | 4.38 | 4.50 | 4.61 |
| VII | 0.96 | 1.92 | 3.00 | 3.55 | 3.65 | 3.75 | 3.84 |

Occupational Health Claims-Made Rates

| Territory | 1st Year | 2nd Year | 3rd Year | 4th Year | 5th Year | 6th Year | 7th Year |
|-----------|----------|----------|----------|----------|----------|----------|----------|
| I | 0.83 | 1.66 | 2.59 | 3.07 | 3.15 | 3.23 | 3.32 |
| II | 0.75 | 1.49 | 2.33 | 2.76 | 2.84 | 2.91 | 2.98 |
| III | 0.70 | 1.41 | 2.20 | 2.61 | 2.68 | 2.75 | 2.82 |
| IV | 0.62 | 1.24 | 1.94 | 2.30 | 2.36 | 2.42 | 2.49 |
| V | 0.58 | 1.16 | 1.81 | 2.15 | 2.21 | 2.26 | 2.32 |
| VI | 0.50 | 0.99 | 1.55 | 1.84 | 1.89 | 1.94 | 1.99 |
| VII | 0.41 | 0.83 | 1.29 | 1.53 | 1.58 | 1.62 | 1.66 |

Surgicenter Claims-Made Rates

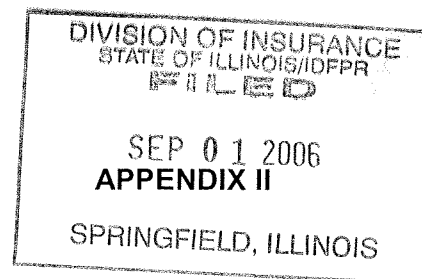
| Territory | 1st Year | 2nd Year | 3rd Year | 4th Year | 5th Year | 6th Year | 7th Year |
|-----------|----------|----------|----------|----------|----------|----------|----------|
| I | 4.77 | 9.54 | 14.89 | 17.66 | 18.13 | 18.61 | 19.09 |
| II | 4.30 | 8.59 | 13.40 | 15.89 | 16.32 | 16.75 | 17.18 |
| III | 4.06 | 8.11 | 12.66 | 15.01 | 15.41 | 15.82 | 16.23 |
| IV | 3.58 | 7.16 | 11.17 | 13.24 | 13.60 | 13.96 | 14.32 |
| V | 3.34 | 6.68 | 10.42 | 12.36 | 12.69 | 13.03 | 13.36 |
| VI | 2.86 | 5.73 | 8.93 | 10.59 | 10.88 | 11.17 | 11.45 |
| VII | 2.39 | 4.77 | 7.44 | 8.83 | 9.07 | 9.31 | 9.54 |

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PREMIUM RATES



I. MATURITY FACTORS

The following represent the maturity factors to be applied in the event a **Named Insured** is insured for less than seven (7) years with **MAIC** or an appropriate insurance carrier:

| Year | Factor |
|-----------------|--------|
| 1 st | .250 |
| 2 nd | .500 |
| 3 rd | .780 |
| 4 th | .925 |
| 5 th | .950 |
| 6 th | .975 |
| 7 th | 1.000 |

II. TAIL FACTORS

The following represent the tail factors as referenced in General Rules, Section VIII, in the event a **Named Insured** obtains an Extended Reporting Endorsement:

| Year | Factor |
|-----------------|--------|
| 1 st | 3.306 |
| 2 nd | 3.153 |
| 3 rd | 2.401 |
| 4 th | 2.178 |
| 5 th | 2.196 |
| 6 th | 2.183 |
| 7 th | 2.180 |

- | | |
|------------------|--|
| III. Territory I | Cook, Madison, St. Clair and Will Counties. |
| Territory II | Jackson, Lake and Vermilion Counties. |
| Territory III | Kane, McHenry and Winnebago Counties. |
| Territory IV | DuPage, Kankakee and Macon Counties. |
| Territory V | Bureau, Champaign, Coles, DeKalb, Effingham, LaSalle, Ogle, and Randolph Counties. |
| Territory VI | Grundy and Sangamon Counties. |
| Territory VII | Remaining Counties in Illinois. |

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IV. The following defines the medical procedure terms parenthetically referenced in the rate pages.

A. Specified Minor Risk Procedures (SMRP)

Cardiologists who perform the specified risk procedures of assisting in surgery, insertions of cardiac pacemaker (temporary or permanent) or pericardiocentesis will be rated Cardiovascular Disease SMRP. Performance of other minor risk procedures will increase the premium charge.

B. Minor Risk Procedures (MRP)

Except as noted under Paragraph A. above, **Physicians** with nominal specialty designation/risk notation of NMRP (No Minor Risk Procedures) performing any of the following minor risk procedures will be assigned the specialty designation/risk notation of MRP.

1. Angiography/Arteriography.
2. Assisting in the performance of surgery.
3. Arterial, venous, cardiac or other diagnostic catheterization (includes insertion of cardiac pacemaker whether temporary or permanent). This does not apply to Swan-Ganz, umbilical cord or urethral catheterization or arterial line in a peripheral vessel, which are covered under the specialty designation/risk notation of NMRP.
4. Cervical conization and LEEP Procedures.
5. Diagnostic/therapeutic dilation and curettage. This does not apply to induced non-spontaneous abortions.
6. Fallopian tube recanalization.
7. Interstitial hyperthermia.
8. Interventional radiology such as embolization, (including extracranial), percutaneous transluminal angioplasty, percutaneous nephrostomy and drainage procedures.
9. Intracoronary streptokinase infusion.
10. MRI-guided focused ultrasound for treatment of uterine fibroids.
11. Myocardial biopsy.
12. Obstetrical vacuum extraction.

13. Ophthalmic surgery-either extraocular only or extraocular and intraocular (includes surgery for glaucoma, cataract, retinal detachment and strabismus surgery--including Yag laser treatment for membrane opacity, laser trabeculoplasty and laser iridectomy and incision and curettage of chalazion of eyelid).
14. Percutaneous angioplasty with or without stent placement.
15. Pericardiocentesis.
16. Therapeutic radiology, deep (includes radium implants).
17. Ultrasound hyperthermia (superficial only).
18. Uncomplicated obstetrical care either prenatal (which may include amniocentesis) and post-partum only, and/or cephalic vaginal deliveries performed in a hospital which may also include episiotomy and application of low forceps only.
19. Vascular Access Procedures (primarily for dialysis) including tunneled catheter insertion, vascular access angiography, vascular access angioplasty, vascular access thrombolysis and vascular access thrombectomy.

C. Major Risk Procedures--Limited Performance (LMajRP)

Physicians performing any of the following major risk procedures shall be assigned the specialty designation/risk notation of LMajRP but only if these activities represent an incidental portion of the **Physician's** practice.

1. Obstetrical Procedures:

Cesarean section; mid-forceps delivery; version and extraction; breech extraction; multiple gestation; VBAC; abortions, induced, non-spontaneous.

2. Orthopaedic Procedures:

Closed reduction of dislocations other than fingers, toes and shoulders; open reduction of fractures or dislocations; amputations (other than digits); any fracture of the pelvis that is displaced and/or involves concomitant injury to adjacent or subjacent organs due to the fracture; any fracture of the vertebrae that is dislocated and/or involves concomitant injury to the spinal cord or other adjacent or subjacent organs due to the fracture; or orthopaedic surgery including obtaining an iliac crest bone graft and open procedures on the coccyx but excluding open procedures on the rest of the spine.

3. Other major surgical procedures performed by specialists in Obstetrics, Gynecology, Orthopaedic, General, Cardiac, Vascular, Plastic Surgery, etc.

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D. Major Risk Procedures—Other Than Limited Performance (MajRP) SPRINGFIELD, ILLINOIS

Family Practice, General Practice or other similarly rated **Physicians** performing any of the following major risk procedures where these activities represent more than an incidental portion of the **Physician's** practice will be rated similarly to the specialty which generally performs such procedures on a regular and customary basis:

1. Obstetrical Procedures:

Cesarean section; mid-forceps delivery; version and extraction; breech extraction; multiple gestation; VBAC; abortions, induced, non-spontaneous.

2. Orthopaedic Procedures:

Closed reduction of dislocation other than fingers, toes and shoulders; open reduction of fractures or dislocations; amputations (other than digits); any fracture of the pelvis that is displaced and/or involves concomitant injury to adjacent or subjacent organs due to the fracture; any fracture of the vertebrae that is dislocated and/or involves concomitant injury to the spinal cord or other adjacent or subjacent organs due to the fracture; or orthopaedic surgery including obtaining an iliac crest bone graft and open procedures on the coccyx but excluding open procedures on the rest of the spine.

3. Other major surgical procedures performed by specialists of Obstetrics, Gynecology, Orthopaedic, General, Cardiac, Vascular, Plastic Surgery, etc.

4. Otorhinolaryngology:

In addition, performance of elective cosmetic surgery on the head or neck will increase the premium charge.

5. General Surgeons:

Performance of major risk procedures, as outlined above, generally attributable to other surgical specialists will not increase the premium charge provided these activities do not represent more than an incidental portion of the **Physician's** practice; if these activities do represent more than an incidental portion, the **Physician** will be rated similarly to the specialty which generally performs such procedures on a regular and customary basis.

E. Major Risk Procedures

Physicians performing any quantity of the following procedures will be rated as noted below unless such rating is increased by other provisions of this manual:

1. Gastroplasty, gastric stapling, gastric partitioning or any like surgical procedure for the treatment of morbid obesity, obesity or weight reduction, will be rated as General Surgery.

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2. Temporomandibular Joint Surgery including total replacement, arthroscopy, alloplastic implants or meniscal repair via plication, will be rated as Orthopaedics Without Spinal Surgery.
3. Chorionic Villi Sampling will be rated similarly to that of Obstetrical/ Gynecological Surgery.
4. Spinal Surgery, Chemonucleolysis will be rated as Orthopaedics With Spinal Surgery.
5. Neurosurgery, Gamma Knife (Leskell Gamma Radiosurgical Unit) will be rated as Neurosurgery.
6. Liposuction will be rated as Plastic Surgery.

V. NEWLY PRACTICING PHYSICIAN PREMIUM DISCOUNT RULES

A. Applicable to any **Physician** who, as of the effective date of insurance with **MAIC**, is entering the practice of medicine for the first time or has been in practice for less than 48 months following:

1. Attainment of medical license;
2. Completion of residency or fellowship training including completion by an established practitioner of training in a different medical specialty in which the **Physician** intends to practice; or,
3. Completion of military service or other extended government service (e.g., National Health Service Corps etc.).

A **Physician** who is insured for "moonlighting" activity while still enrolled in a medical training program is ineligible for a premium discount under this rule.

B. The premium discount is a percentage calculated from the time a **Physician** enters medical practice and prorated within the first four (4) policy years. The applicable discount is determined by the length of time the **Physician** has been in practice as of the effective date of insurance, according to the following table:

| | Time In Practice | % Of Discount | % Insured Pays |
|-------------------------------|-------------------------|----------------------|-----------------------|
| 1 st Practice Year | 1 – 12 Months | 50% | 50% |
| 2 nd Practice Year | 13 – 24 Months | 35% | 65% |
| 3 rd Practice Year | 25 – 36 Months | 20% | 80% |
| 4 th Practice Year | 37 – 48 Months | 5% | 95% |

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C. The premium discount:

1. Applies in lieu of and not in addition to the Part Time Rating Rules. A **Physician** who is eligible for rate reduction under either set of rules shall automatically be entitled to the benefit of whichever rule affords the greater premium discount. This determination will be made for each policy year until the **Physician's** eligibility for the "Newly Practicing Physician" premium discount has expired; and
2. May be superseded but not extended by the benefit of "suspended coverage" rating.

VI. PART-TIME RATING RULES

A. The following part-time categories may be applicable to a **Physician** if the criteria established in Paragraphs B or C are met:

1. **Physician** is "Retired, Not in Practice"
 - a. Coverage afforded under the **Physician** Professional Liability Claims-Made Insurance Policy is limited to the occasional treatment of friends and relatives without remuneration.
 - b. The premium shall be 20% of the rate applicable to the lowest specialty designation based on the **Physician's** territory and maturity year which appears on the rate pages contained in Appendix I, Section I.
2. **Physician** whose "average weekly practice time" is not more than 10 hours per week. Exception: Not more than 12 hours per week for Emergency Department Medicine.
 - a. The premium shall be 27.5% of the rate applicable to the **Physician's** specialty designation, territory and maturity year which appears on the rate pages contained in Appendix I, Section I.
3. **Physician** whose "average weekly practice time" is not more than 21 hours per week. Exception: Not more than 24 hours per week for Emergency Department Medicine.
 - a. The premium shall be 60% of the rate applicable to the **Physician's** specialty designation, territory and maturity year which appears on the rate pages contained in Appendix I, Section I.

B. The criteria for part-time rating consideration for a **Physician** who is "Retired, Not in Practice" is as follows:

1. The **Physician** must submit a written request for part-time rating based on the **Retirement** from active practice.
2. Upon establishment of the aforementioned criteria, a **Physician** who is "Retired, Not in Practice", shall have his/her policy appropriately endorsed.

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C. The criteria for part-time consideration for **Physicians** who are not retired are as follows:

1. "Average weekly practice time" as determined on the basis of the **Physician's** written representations meets the "hour per week" limitations as specified in Paragraphs A.2. or A.3 above. "Average weekly practice time" is defined as the amount of time spent each week on the following:
 - a. clinical patient care;
 - b. completion of patient medical records;
 - c. consultations;
 - d. "on-call" time in the hospital; and
 - e. in-hospital activities, including hospital rounds, patient and non-patient care.
2. Any professional activity for which coverage is not desired, and which requires the issuance of an exclusionary endorsement attached to the individual **Physician's** policy with respect to such activity, shall be considered in the application of Paragraph C.1. Verification of coverage for such activity must be received by **MAIC**.
3. Notwithstanding Paragraph C.1. above, a **Physician** who schedules patient appointments more than four (4) days per week may not be considered for part-time rating. This includes all patient contact, including but not limited to in a hospital, surgi center, emergi center or other out-patient facility.
4. Upon establishment of the aforementioned criteria, the Part-Time Coverage Endorsement shall be attached to the **Physician's** policy.

D. **Physicians** with a specialty designation/risk notation of NMRP, MRP, SMRP or LMajRP, who, in addition to their specialty practice, also engage in emergency department services other than for the purpose of satisfying hospital staff privilege requirements, may be eligible for composite rating as follows:

1. For 22 hours per week or more of specialty practice and not more than 24 hours per week of emergency department services, the premium shall be the sum of 50% of the rate applicable to a specialty designation/risk notation of NMRP, MRP, SMRP or LMajRP, and 50% of the rate applicable to Emergency Medicine -- NMajS, prim. based on the **Physician's** territory and maturity year which is contained in the rate pages in Appendix I, Section I.
2. For 25 hours per week or more of emergency department services, the premium shall be 100% of the rate applicable to Emergency Medicine--NMajS. prim., the **Physician's** territory and maturity year which is contained in the rate pages in Appendix I, Section I.

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VII. FREE MEDICAL CLINIC COVERAGE

A **Physician** whose sole insurable practice activity is rendering **Professional Services** in a "Free Medical Clinic" for no remuneration may be eligible for a reduced annual rate of \$45 for limits of \$1,000,000/\$3,000,000, regardless of territory. The **Physician** shall have his/her policy amended with an endorsement. This premium cannot be lowered for any reason.

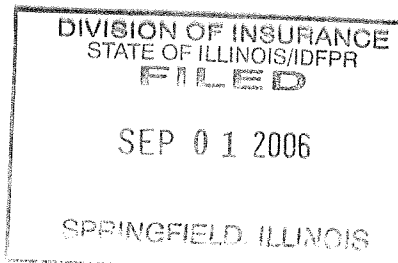
A **Physician** cannot reduce to this specialty from any other rating classification identified in this manual. No prior acts coverage is afforded under this classification for the rendering of **Professional Services** not in a "Free Medical Clinic".

Upon termination of the policy, the **Physician** will be eligible to purchase an Extended Reporting Endorsement as outlined in General Rules, Section VIII, Paragraph C. except that the premium will be waived for a **Physician** whose sole insurable practice activity was rendering **Professional Services** in a "Free Medical Clinic".

VIII. SUSPENDED COVERAGE RULES

These rules apply to a **Physician** who temporarily ceases to practice medicine ("leave of absence" or "inactive practice") due to voluntary interruption of practice (e.g., vacation, travel, continuing education, research, etc.), or an involuntary interruption of practice (e.g., incapacitating illness or **Disability**, other health reasons, including pregnancy, etc.).

- A. If leave of absence is one (1) month or less, no premium reduction shall be given.
- B. If the leave of absence is more than one (1) month but does not exceed one (1) year:
 1. The prorated premium for the suspended period of time shall be 25% of the rate applicable to the **Physician's** specialty designation, territory and maturity year which appears on the rate pages contained in Appendix I, Section I.
 2. The suspended coverage rate reduction does not apply to any other charges used in developing the policy premium (e.g., any scheduled rating credit or debits, additional **Insureds** etc.), nor, does it estop the passage of time applicable to the Newly Practicing Physician Premium Discount.
 3. A Suspended Coverage Endorsement shall be issued.
- C. Suspended coverage is not available for periods of time equal to one (1) year or more.
- D. Whenever a **Physician** requests cancellation of a policy because suspended coverage is not available or for any other reason, a new policy will not be issued until three (3) months after the cancellation date and will be subject to re-underwriting, including the required purchase of an Extended Reporting Endorsement at the time of cancellation.



IX. LOCUM TENENS (ADDITIONAL INSURED)

- A.** When a **Physician** (the "Locum Tenens") is temporarily substituting for an **Insured Physician** and the Locum Tenens does not have professional liability insurance with limits of \$1,000,000/\$3,000,000 which covers him/her for such substituting activities, the Locum Tenens can be added as an additional **Insured** by means of endorsement, the use of which is governed by the rules set forth below.
- B.** The premium shall be the rate applicable to the Locum Tenens' specialty designation and the **Insured Physician's** territory and maturity year multiplied by the applicable percentage as specified below in the accompanying chart:

| Number Of Days Expected Substitution | Percentage Applied To Installment Premium Amount |
|---|--|
| 1 to 30 days | 0% |
| 31 to 60 days | 35% |
| 61 to 90 days | 65% |

- C.** The following rules are applicable to Locum Tenens coverage:
1. Locum Tenens coverage can only be provided for a maximum of 90 consecutive days. **EXCEPTION:** If the Locum Tenens is substituting in a recognized emergency department of a licensed healthcare institution, a maximum coverage of only 30 consecutive days will be allowed.
 2. The Locum Tenens may not be insured to substitute for more than one **Insured Physician** during the same period of time.
 3. Each **Insured Physician** is required to pay the appropriate premium when adding a Locum Tenens to his/her policy, regardless of whether another **Insured Physician** is being charged premium for covering the substitute services of the same Locum Tenens during a different time period.
 4. There is no need to purchase an Extended Reporting Endorsement upon discontinuation of Locum Tenens coverage. Coverage for future reported **Claims/Suits** continues for the **Policy Period** and pursuant any Extended Reporting Endorsement purchased by the **Named Insured**.
 5. A separate premium charge shall be made for each Locum Tenens.
 6. If the period of coverage for the Locum Tenens is continuous and begins prior to renewal and extends through and beyond renewal, the premium charge shall be based on the rates in effect prior to said renewal.

7. If the period of coverage for the Locum Tenens is a discrete series of days which begins prior to and extends through and beyond renewal, a separate premium charge shall be made for:
- a. the period prior to renewal; and,
 - b. the period on or after renewal.

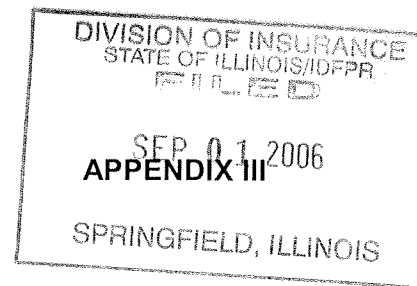
X. LOSS-FREE DISCOUNT

Physicians may qualify for a discount in premium when renewing a policy based on the following criteria:

- A.** The **Physician** must have been insured continuously during the experience period. See chart below.
- B.** The **Physician** must have incurred no indemnity payments (i.e., no indemnity payment made) during the experience period.
- C.** Experience Periods and Applicable Discounts:

| Years | Discount Applied |
|-------|------------------|
| 3 | 3% |
| 4 | 6% |
| 5 | 8% |
| 6 | 10% |
| 7 | 12% |
| 8 | 17% |
| 9 | 18% |
| 10 | 19% |
| 11+ | 19.5% |

- D.** Initial applicants for insurance may qualify for a loss-free discount except that the experience period will be measured annually from the applicant's **Retroactive Date**. Proof of loss-free must be submitted to **MAIC** from the applicant's prior carrier(s).
- E.** The Loss Free Discount may be applied to all medical specialties except "**Physician, Treating Patients in Free Medical Clinic.**"



I. MEDICAL CORPORATION

A. ELIGIBILITY

To be eligible for coverage as a **Medical Corporation**, the **Medical Corporation** must conduct a medical business that is owned and operated by **Insured Physicians** for the purpose of providing patient services. Such services must be related to the **Physician** owners' medical practice specialty or professional qualifications and be rendered by the **Physician** owners or other qualified **Physicians** and/or **Paramedical Employees** employed by the **Physician** owners in the name of the **Medical Corporation**.

B. INSURABILITY

Determination of insurability is made on the basis of a completed insurance application form. If the medical business to be insured is otherwise eligible, it is mandatory that all **Physician** partners, shareholders, officers, directors and employees of the partnership or **Medical Corporation** be individually insured with **MAIC** for limits of liability at least equal to those desired by the partnership or **Medical Corporation**.

Exception: The requirements for individual insurance with **MAIC** may be waived, at **MAIC's** discretion, under circumstances where a shareholder, officer, director or employed **Physician** has no need for or cannot obtain personal professional liability insurance with **MAIC** (e.g., a retired **Physician**, a **Physician** on leave of absence, a **Physician** not primarily practicing in the State of Illinois, a **Physician** declined for underwriting reasons, etc.). In such cases, the policy issued to the **Medical Corporation** by **MAIC** may be endorsed to exclude liability arising out of the acts or omissions of any such uninsured **Physician**.

C. RATES

1. Insurance for any **Medical Corporation** owned solely by a **Named Insured**, is provided through the **MAIC** Physician Professional Liability Insurance Policy without additional premium charge.
2. **Medical Corporations** not owned solely by a **Named Insured** are subject to the following standard premium charges:
 - a. The sum of 21% of the premium that would be charged for each officer's, director's, shareholder's, employee's or independent contractor's individual policy premium (without regard to any scheduled rating credit or debit), subject to a maximum of the average of the five highest rated **Physician** officer's, director's, shareholder's, employee's or independent contractor's individual policy premium as calculated above; plus,
 - b. The appropriate per person rate for each Paramedical Employee whose rate appears on the rate pages contained in Appendix I, Section II; plus,